

to prevent a nuclear-armed Iran. The President also understands, as we all do, that essential to Israel's security, America's security, and Palestinian security is a negotiated resolution to the Israeli-Palestinian conflict creating a lasting peace.

The President's call for a negotiated resolution to the Israeli-Palestinian conflict is a pro-Israel position that's absolutely essential to ensuring our ally's future as the democratic homeland of the Jewish people.

We should also take an opportunity to be honest about what the President did and didn't propose. The President did not say that Israel should be forced to return to her 1967 borders. The President did say that the borders of Israel and a Palestinian state should be based on the 1967 lines with mutually agreed swaps, a concept which has been considered a given in all the serious discussions of a two-state solution in the last decade.

While fostering divisions serves the political interests of some, it's not in the long-term interest of Israel, Palestine, or the United States.

TIME TO GET OUR FISCAL HOUSE IN ORDER

(Mrs. MILLER of Michigan asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. MILLER of Michigan. Mr. Speaker, for the last 2½ years, President Obama and his allies in Congress here have been on a spending spree which has led to annual deficits of \$1.4 trillion and a national debt that now exceeds \$14 trillion.

The Republicans have drawn a line in the sand and said enough. We've changed the culture here in Washington from how much more are we going to spend to how much are we going to cut. We've passed a responsible budget which focuses on getting economic growth going and on new jobs, a budget that would put us on the path to prosperity and also to fiscal sanity. And today's anemic job report with unemployment rising again now to 9.2 percent shows that we have so much more to do. And the idea of job-killing tax increases is absolutely a nonstarter.

I'm proud that our Republican negotiators that have been in the negotiations with the President and the Democratic leadership are standing strong over increasing the debt limit with a strong focus on jobs. And I hope that the President and the Democrats will finally join us in getting our fiscal house in order. And for the sake of the American people, Mr. Speaker, let's get the job done.

JUNE JOBS REPORT

(Mr. ELLISON asked and was given permission to address the House for 1 minute.)

Mr. ELLISON. Mr. Speaker, yes, the June jobs report is not encouraging:

18,000 jobs added. But I cannot ever forget that it was January 2009 when we lost 741,000 jobs, the last month of the Bush Presidency.

Under President Obama, we have added jobs, and, of course, we have not added enough; but they have been adding. But the American people should know that we need about 150,000 jobs a month in order to push the unemployment rate down. Because we added jobs but not enough, the unemployment rate has gone up.

But the most important thing for the American people to know is that the Republican promise to make jobs the first agenda during the election has not been fulfilled. They have yet to introduce or pass through this House one single jobs bill, not one. All they have done is cut jobs, mostly by going after public employees. And this is what the American people need to bear in mind as they think about who is on their side.

PROVIDING FOR CONSIDERATION OF H.R. 1309, FLOOD INSURANCE REFORM ACT OF 2011

Mr. SESSIONS. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 340 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 340

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 1309) to extend the authorization of the national flood insurance program, to achieve reforms to improve the financial integrity and stability of the program, and to increase the role of private markets in the management of flood insurance risk, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule.

SEC. 2. (a) It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. The committee amendment in the nature of a substitute shall be considered as read. All points of order against the committee amendment in the nature of a substitute are waived.

(b) No amendment to the committee amendment in the nature of a substitute shall be in order except those printed in the report of the Committee on Rules accompanying this resolution and amendments en bloc described in section 3 of this resolution.

(c) Each amendment printed in the report of the Committee on Rules shall be considered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be

subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole.

(d) All points of order against amendments printed in the report of the Committee on Rules or amendments en bloc described in section 3 of this resolution are waived.

SEC. 3. It shall be in order at any time for the chair of the Committee on Financial Services or his designee to offer amendments en bloc consisting of amendments printed in the report of the Committee on Rules accompanying this resolution not earlier disposed of. Amendments en bloc offered pursuant to this section shall be considered as read, shall be debatable for 10 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. The original proponent of an amendment included in such amendments en bloc may insert a statement in the Congressional Record immediately before the disposition of the amendments en bloc.

SEC. 4. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the committee amendment in the nature of a substitute. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

□ 0920

The SPEAKER pro tempore (Mr. BASS of New Hampshire). The gentleman from Texas is recognized for 1 hour.

Mr. SESSIONS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to my colleague and friend, the gentleman from Massachusetts (Mr. MCGOVERN), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. SESSIONS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. SESSIONS. House Resolution 340 provides for a structured rule designated by the Rules Committee for consideration of H.R. 1309. This rule allows for 25 amendments submitted to the Rules Committee by Democrats and Republicans to be made in order.

I rise today in support of this rule, Mr. Speaker. This legislation was introduced by the chairwoman of the Subcommittee on Insurance, Housing and Community Opportunity, the gentlewoman from Illinois (Mrs. BIGGERT), and this bill has gone through regular order. There were hearings on this issue. H.R. 1309 was marked up in the

Financial Services Committee and reported out by a unanimous vote of 54–0, and the chairman of the Rules Committee, the gentleman from California (Mr. DREIER), provided a structured amendment process with 25 additional amendments to be considered on the House floor.

Said another way, Mr. Speaker, the Rules Committee, under the leadership of DAVID DREIER, is willing to have in our upstairs committee room Members of Congress come and testify with the understanding that, in their confidence in the process of this House of Representatives, that they can bring forth their amendments, be heard by a Rules Committee that can equally give the Republican and Democrat sides the ideas that those Members wish to bring before this body, and that is what is happening with 25 amendments being made in order by the gentleman from California with the Rules Committee.

Today, I will discuss the background of the current National Flood Insurance Program or NFIP, and why a long-term reauthorization is important, what the underlying legislation does to the NFIP, and why reforms are necessary.

The NFIP was created in 1968 to address the Nation's flood exposure and the need to alleviate taxpayers' responsibility for flood losses paid out in the form of post-disaster relief following annual flooding that occurs across this country. In 1973, the Flood Disaster Protection Act established a mandatory flood insurance purchase requirement for structures located in identified special flood hazard areas. By 1984, Congress required lenders to purchase coverage on behalf of—and to bill premiums to—mortgagees who failed to purchase coverage on their own.

The 2005 hurricane season resulted in significant claims which the NFIP annual contributions could not cover, so the NFIP's borrowing authority, which was at \$1.5 billion a year, was increased three times from 2005, 2006 and 2007, allowing the NFIP to borrow up to \$20.8 billion. Currently, the NFIP owes the national Treasury \$17.75 billion. A recent Insurance Journal article from March 8, 2011, discusses this plan and it stated: "The proposal does attempt to put the program on sounder financial footing by insisting that current subsidized prices to most policies be raised so they eventually cover the actual cost of risk determined by the actuaries." The underlying bill allows for greater accountability so taxpayers, meaning the Federal Government, actually incur less risk than in the current NFIP. Limiting the exposures for the taxpayer is one piece of what this bill does.

The legislation we are discussing today reauthorizes the NFIP for 5 years through September 30, 2016. The current program is scheduled to expire on September 30 of this year. The last time Congress passed a long-term flood insurance program was in 2004. Since its expiration in 2008, the NFIP has

been extended 11 times and lapsed three times during that period. These short-term extensions and lapses create needless uncertainty in the marketplace in an already struggling residential and commercial real estate market all across the United States. Charles Symington with the Independent Insurance Agents and Brokers of America was quoted in a recent industry Insurance Journal stating: "The 5-year extension of NFIP after several years of short-term lapses and last minute renewals is critical because it gives the marketplace certainty."

Mr. Speaker, I believe Charles is correct. The Congress of the United States must do its job by looking at those programs, looking at their need to make sure that they work properly and to make sure that the exposure to the taxpayer is not overextended. Charles Symington has this correct.

In addition to providing a much needed long-term authorization, this bill amends the NFIP to ensure the immediate and near-term fiscal and administrative health of the program. The bill also ensures the NFIP's continued viability by encouraging broader participation in this program, increasing financial accountability, eliminating unnecessary rate subsidies, and updating the program to the needs that currently face this great Nation.

Since 2006, the NFIP has been cited by the Government Accountability Office, GAO, as a high-risk government program. This means that embedded within this program, it is not being run to the best benefit of not just its mission statement, but also the best interest of the taxpayer. The GAO has found that the NFIP does not charge sufficiently high rates to cover its claims obligations and projected future losses, resulting in significant Federal expenditures and potentially large future liabilities on top of the \$17.75 billion that the program is already in debt.

To protect the American taxpayers from future risk of a Federal program already in debt, the NFIP must be reformed. That's why we are here today. The underlying bill provides for some of the necessary reforms, and certainly we don't have to debate this, but with a \$14 trillion deficit and out-of-control wasteful Washington government spending, Congress must provide the necessary oversight and accountability to ensure less taxpayer risk. I encourage my colleagues to vote "yes" on this rule.

I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I thank the gentleman from Texas for yielding me the customary 30 minutes, and I yield myself such time as I may consume.

(Mr. MCGOVERN asked and was given permission to revise and extend his remarks.)

Mr. MCGOVERN. Mr. Speaker, this is one of those rare occasions when the gentleman from Texas and I actually agree on something. I think the underlying bill is a good bill, and I look for-

ward to supporting it. While this rule is not an open rule, and I don't think that we have had an open rule on an authorizing bill since this Congress began, but the gentleman is such a good guy that I'm not going to make a big deal of that. Twenty-five of the 30 amendments that were offered were made in order, so I think we will have a good debate.

The rule before us today provides for the reauthorization of the National Flood Insurance Program, NFIP, through September 30, 2016. This program was established in 1968 in response to increasing Federal Government spending for disaster relief. The NFIP was intended to alleviate some of the public's financial burden because the government covered losses generated by the floods in the form of disaster relief payments.

With the increase of severe weather in the past few years, the need to reauthorize this program before it expires on September 30 is great. The National Flood Insurance Program, housed within the Federal Emergency Management Agency, has become financially strained following severe hurricanes—including Katrina in 2005, which significantly increased insurance claims.

In addition to extending this bill for an additional 5 years, this bill also includes a 3-year delay of the mandatory flood insurance purchase requirement as a result of the new, updated flood maps. This will allow our constituents to be notified if their home is now at risk of flooding and purchase insurance accordingly, by requiring annual notifications to homeowners living in flood zones about the flood risk in their community, the geographical boundaries of the flood zone, the requirement to purchase flood insurance, and a general estimate of what similar homeowners in similar communities typically pay for flood insurance.

□ 0930

This bill also provides optional coverage for additional living expenses incurred by homeowners when losses from a flood make their homes unfit to live in. For businesses and commercial properties or multifamily properties, this bill provides optional coverage for losses resulting from any partial or total interruption of the insureds' businesses caused by flood.

Mr. Speaker, we saw massive devastation to the southeastern part of our country in 2005, but we also saw the resiliency of the American people. It's no easy task to rebuild your entire life from the ground up. In recognizing the economic reality that having flood coverage could keep families from financial ruin but at the same time add additional and substantial costs to family budgets, this bill allows families to pay flood insurance premiums in installments.

This bill will also help our local communities prepare for the worst by authorizing the use of Community Development Block Grant funds for communities to reach out to homeowners

about flood insurance rates, mapping and inclusion in flood zones, and by authorizing localities to use Community Development Block Grant funds to supplement existing State or local funding for building code enforcement. The National Flood Insurance Reform Act gives communities the tools they need to prepare, protect and to rebuild.

Mr. Speaker, I am pleased that the Rules Committee made in order my amendment to H.R. 1309. I would like to thank the committee for working with me to make this important amendment in order. My amendment is simple. If FEMA makes a mistake in designing a flood map, communities can be reimbursed for the costs of mounting a successful challenge.

Currently, communities that dispute FEMA's flood elevations can hire a private engineering firm to get a "second opinion" flood map. While this may sound like an attractive option, it puts a lot of small communities in very difficult financial positions. Hiring a private engineering firm is expensive and cost prohibitive for many small communities. On the one hand, if the community decides that it's too expensive to get a second opinion, homeowners are forced to pay higher or, in some cases, needless flood insurance premiums. On the other hand, if the community does mount a successful challenge to the original FEMA map, homeowners are spared from having to pay the higher flood insurance premiums, but the town still must pay the costs associated with obtaining that second map.

Now, I've heard of many small communities that are forced into this tough situation, including the town of Holliston, Massachusetts, which is in my district. There is substantial evidence to support the argument that the FEMA map is incorrect, but town officials are struggling to find a way to pay the \$30,000 it would cost to conduct a second engineering study.

I feel for these town officials. They want to do the right thing and help their residents, but these small towns are already cash-strapped and are cutting funding left and right for essential services like schools and police and firefighters, not to mention infrastructure. There simply is no money for a legitimate but expensive second opinion map. If FEMA makes a mistake in mapping a flood area, then they should pay for it. So I encourage my colleagues to support my amendment.

Mr. Speaker, this bill is proof that Congress can work in a bipartisan way. Passed out of the House Committee on Financial Services 54-0, this bipartisan bill is timely with hurricane season just around the corner. It is also important to add that the Congressional Budget Office estimates that enacting H.R. 1309 will have no net impact on direct spending over the 2012-2016 or 2012-2021 periods.

I want to commend my colleague from Illinois (Mrs. BIGGERT) for her leadership on this and for working in a

bipartisan way and producing what, I think, is a good bill. I look forward to working with her to make sure that this is passed.

With that, I reserve the balance of my time.

Mr. SESSIONS. Mr. Speaker, I am pleased to have a very valuable part of our Republican team here today, a gentlewoman who has taken hundreds of meetings and who has led the way in what, I believe, is to better the circumstance with the National Flood Insurance Program. She is from the Financial Services Committee and is the chairwoman of the Subcommittee on Insurance, Housing and Community Opportunity.

I yield 5 minutes to the gentlewoman from Illinois (Mrs. BIGGERT).

Mrs. BIGGERT. I thank the gentleman for yielding.

Mr. Speaker, I rise in support of the rule for H.R. 1309, the Flood Insurance Reform Act of 2011.

I would like to thank Mr. SESSIONS for introducing and managing this rule. I would also like to thank Rules Committee Chairman DREIER and the leadership for scheduling floor time.

On May 13, the Financial Services Committee favorably reported, as has been said, the Flood Insurance Reform Act by a unanimous vote of 54-0. This bill is important and reflects the hard work and bipartisan support of the Financial Services Committee. It would reauthorize for 5 years the National Flood Insurance Program, the NFIP, and enact a series of reforms designed to improve NFIP's financial stability, reduce the burden on taxpayers, and explore ways to increase private market participation.

To improve NFIP's financial stability, the bill phases in actuarially sound rates for policyholders. In doing so, it will help to shore up NFIP and allow it to pay down its \$17.75 billion debt to the taxpayer. It also increases the minimum deductibles for properties while at the same time giving homeowners more flexibility on how they can pay for their flood insurance. According to the CBO, the combined effect of these and other changes would be to bring in an additional \$4.2 billion of net income to the NFIP over the next 10 years.

Perhaps most importantly, H.R. 1309 eliminates a barrier to the development of a private flood insurance market and puts us on a path toward a long-term plan for flood insurance that eliminates taxpayer risk.

First, it requires lenders to accept non-NFIP-backed flood insurance coverage provided by a private entity if that coverage meets all the same requirements as NFIP-backed flood insurance.

Second, FEMA is required to solicit bids from the private sector and report to Congress on the cost to the private sector, not to the taxpayer, of bearing the risk of flood insurance.

Finally, the bill addresses many of the concerns that Members have raised

with us about new maps, especially as they relate to dam and levee decertifications. This bill allows newly mapped communities facing higher rates to annually, and for up to 3 years, request that FEMA suspend the requirement to purchase flood insurance while they work to construct or fix their flood protection systems.

With the NFIP's authorization set to expire on September 30, it is critical that the House act to pass this bill as soon as possible. Doing so will give the House and Senate time to begin a dialogue and to shape a commonsense reform measure. In short, we fully intend to avoid a recurrence of what happened in the last Congress, which was when the program lapsed, causing turmoil in a recovering housing market, and was simply extended without reforms. Congress cannot continue to kick the can down the road.

With that, again, I thank Mr. SESSIONS and the members of the Rules Committee. I would also like to thank all of the Members from both sides of the aisle who helped to craft this bill. I thank my colleagues on the Financial Services Committee for their work on this bill, especially Ms. WATERS, Mrs. CAPITO, Mr. GARRETT, Mr. DOLD, and Mr. STIVERS, who are original cosponsors of this bipartisan bill.

I urge my colleagues to support the rule for H.R. 1309.

Mr. MCGOVERN. Mr. Speaker, I would like to yield 4 minutes to a great leader on this issue, the gentlewoman from California (Ms. MATSUI).

Ms. MATSUI. Mr. Speaker, I rise in support of H.R. 1309, the Flood Insurance Reform Act of 2011.

A full 5-year reauthorization of the program is critically important for our Nation. I want to thank and commend Chairwoman BIGGERT and Ranking Member WATERS for their leadership on this issue as ushering in a 5-year reauthorization will provide welcomed relief for those who live in our country's floodplains.

I thank Chairwoman BIGGERT for including language from my own H.R. 902, legislation that would modernize FEMA's flood zone designations. Specifically, it would update current law to take local, State and Federal funding into account when determining flood zone designations. H.R. 1309 would extend the National Flood Insurance Program, NFIP, for 5 years and allow property owners in participating communities to purchase protection against flooding.

As we have seen across our country this year and in recent years, the NFIP is critically important to so many Americans. When a flood disaster strikes, the homeowners who have flood insurance can at least see their way through the crisis. The NFIP offers the victims of floods the ability to make their lives whole again. Of course, the best insurance against a flood is a strong flood protection system.

□ 0940

In my hometown of Sacramento, California, residents have taxed themselves hundreds of millions of dollars to pay for stronger flood protection. On one project in the Natomas Basin alone, State and local governments will have spent more than \$300 million over the last 5 years on levee improvements. This has all been invested, I must point out, without acknowledgement by FEMA or funding from the Corps of Engineers. I am working tirelessly to change that and ensure that the Federal Government follows through with their commitment to this project.

There is no doubt that the Natomas Basin, like most of Sacramento, is at risk of flooding as it lays at the confluence of two great rivers. We know we must continue to build up our levees as well as carry flood insurance. Fortunately, the Sacramento region is working with the Army Corps of Engineers and the California Department of Water Resources to implement an aggressive levee improvement plan to achieve a 200-year level of flood protection.

While these efforts are ongoing, flood insurance has become mandatory for many homeowners, insurance that can cost more than \$1,350 annually. That is nearly four times the PRP rate. The increasing cost of flood insurance, which is on top of the annual flood protection assessments that my constituents are already paying, compounds their financial burden. For these reasons, I believe that it is reasonable to phase in higher rates over a 5-year period.

I have an amendment that I will offer during debate on the underlying bill that will phase in the full cost of flood insurance policies in a more equitable way moving forward. I believe that this is a necessity that will assist homeowners in these trying economic times. I look forward to its being included in the overall reauthorization. This approach would encourage responsible homeowners across the country to continue paying into NFIP without adding risk to either the floodplain or the NFIP.

Again, I thank Chairwoman BIGGERT and Ranking Member WATERS for their leadership on this legislation.

Mr. SESSIONS. You know, Mr. Speaker, the beautiful part about the Republican Party is we have a whole bunch of Members who are just like the gentlewoman that I am going to extend time to in a minute who come to the table as friends of the taxpayer, who come and look at bills and reauthorizations of legislation from a perspective of what is the government's role, what should be the government's role, and how do we engage with the American people to keep these programs not only where they can sustain themselves, but also whether the taxpayer is well taken care of.

Mr. Speaker, I yield 3 minutes to the gentlewoman from Shelby Township, Michigan (Mrs. MILLER).

Mrs. MILLER of Michigan. I thank the gentleman for yielding. I actually live in Harrison Township. I appreciate that, though.

I certainly rise to support this rule, Mr. Speaker, but I am strongly, strongly opposed to the underlying bill, the National Flood Insurance Program. And I would start with this basic premise: Why in the world is the Federal Government even involved in the flood insurance business? Is that our core purpose of being the Federal Government? It's ridiculous.

This program was started in 1968, and the government began writing policies in the early seventies. And no great surprise, the Federal Government is doing a lousy job of being in the insurance business. This program is currently over \$17 billion in debt, and now we need to raise the debt ceiling on this program to about \$25 billion. And recently, the FEMA administrator testified to Congress that the flood insurance program—no great surprise—is likely to stay in debt, massive debt forever. And it's easy to understand why—because this program is not actuarially sound and because the Federal Government can be treated, apparently, as a bottomless pit of money. So we don't need to base the premiums on any normal risk evaluation, which is a matrix that private sector insurance companies have to do. In fact, we actually encourage people to build in flood-prone areas that repeatedly flood.

And just consider this one statistic: Only 1 percent of the properties in this program are considered to be repetitive losses, 1 percent; yet that 1 percent accounts for 40 percent of the claims because they repeatedly flood and the Federal Government subsidizes them to reconstruct.

At a time of extreme financial distress for our Nation, the Federal Government is subsidizing flood insurance. Why? If it's so great, why don't we start a fire insurance program? How about a wildfire insurance program? How about an earthquake protection insurance program? The truth is, Mr. Speaker, if we have a natural disaster in our country, this Congress, Americans, will always stand up and help that part of the country, that area of the country that is suffering. We will always help our fellow Americans.

This program may have been well-intentioned at the beginning, but it has evolved into something that is unrecognizable anymore. And if we ever truly want to downsize, to right-size the Federal Government, we just can't be nibbling around the edges of reforming a program that is ridiculous at its very core. We can't be reforming useless government programs. They need to be eliminated. And I believe that the National Flood Insurance Program is a waste of taxpayers' dollars, it is a boondoggle, and it needs to be eradicated.

So, Mr. Speaker, again, I do support the rule, but I obviously am very, very opposed to the National Flood Insur-

ance Program. That is not the business of the Federal Government. We need to get out of that business.

Mr. MCGOVERN. I reserve the balance of my time.

Mr. SESSIONS. Mr. Speaker, it's my understanding that the gentleman has no further speakers at this time.

I would like to yield 4 minutes to the chairman of the Republican leadership team, the gentleman from Hood River, Oregon (Mr. WALDEN).

Mr. WALDEN. I thank the gentleman for yielding.

I appreciate the work of Mr. SESSIONS and the very powerful Rules Committee in bringing forward this rule, which I support. And I appreciate the work of our colleague from Illinois (Mrs. BIGGERT) for introducing this legislation and working with me on some issues that are critically important to the people of eastern and southern Oregon, and, frankly, all across Oregon, especially in places like Milton-Freewater, Oregon.

In Milton-Freewater, citizens are paying hundreds of dollars more in flood insurance because FEMA came in and did a remap process, and it has put a real burden on the people of this community. The community has already set in motion a plan to fix the levees that FEMA says have fallen out of certification, to bring them back into compliance.

This bill could provide relief from the mandatory insurance purchase requirements—remember, you've got government sort of mandatory insurance hanging over these folks—while the community works to improve the levees. It also will force FEMA to factor in the actual protection afforded by existing levees regardless of their accreditation status.

Part of the problem we have out there in Milton-Freewater is you have a couple of agencies fighting over whether there should be brush allowed to grow on the levees. One agency says, oh, we need that for shade in the river, and the other says, no, that actually degrades the integrity of the levee. So we have Federal agencies fighting, and the people in Milton-Freewater get stuck with the bill.

These commonsense steps and others in the bill will provide the relief Milton-Freewater is in desperate need of. These changes will, according to one county commissioner from the area, benefit more than 2,000 people in the community.

Now down in southern Oregon, citizens in Jackson County have been adversely impacted by the recently redrawn FEMA flood maps that, as FEMA has admitted, used inferior mapping methods for some portions. Now the new maps force many homeowners into 100- and 500-year floodplains for the first time. Now that means they have to buy costly insurance when they may not even need it. It's not cheap either. While it runs about \$400 a year for the 2-year discount period, premiums skyrocket after that to as

much as \$25,000 annually, I'm told. Now, this bill would waive the burdensome mandatory insurance purchase requirements while the new maps are being appealed by homeowners. Homeowners shouldn't get stuck with this bill, this extraordinary cost, when it may, in fact, be a mapping error that even the agency admits they used inferior methods on.

This bill also improves the mapping process by reinstating the Technical Mapping Advisory Council, which will be better suited to take into account local factors during remapping, including natural topography and decertified levees that had not previously been considered.

This bill works to bring the National Flood Insurance Program out of the red while allowing communities more local input on their flood plans and time to adjust should they be designated as a high-risk area.

So I urge my colleagues both to approve the rule and the underlying bill so that we may reauthorize the National Flood Insurance Program in a commonsense, fiscally responsible and bipartisan way.

□ 0950

Mr. SESSIONS. Mr. Speaker, I appreciate the gentleman from Hood River, Oregon, coming to speak not only about this bill but also his strong leadership in issues that deal directly with our Nation and keeping us fiscally sound.

Mr. Speaker, at this time I would like to yield 4 minutes to the gentleman from Lawrenceville, Georgia, one of my colleagues on the Rules Committee, Mr. WOODALL.

Mr. WOODALL. I thank my friend from Texas for yielding.

We do have the great pleasure of serving on the Rules Committee together, though serving on the Rules Committee can be a benefit and a burden because historically there's been kind of a gentleman's agreement, I would tell you from what I've read about the institution; that if the committee of jurisdiction brings out a clever idea, they only bring out those clever ideas that they really like. And then the leadership of the House, whichever party is in control of the House, then only allows those reported bills that they really like to show up here on the floor of the House for us to debate. So then when the Rules Committee gets around to considering amendments, well, maybe the only amendments that are allowed are things that nibble around the edges but don't really make any substantive changes to the underlying bill.

Five months, six now, I've been here in the U.S. House of Representatives as part of this freshman class, and what we're doing today excites me. And to folks who have been here a little bit longer, maybe it's not as exciting to you as it is to me. But what is happening here today, not only did we get a bill that went through the regular

order process—coming out of committee, no special games played, went through the amendment process in committee, everybody got a vote, and in fact was reported unanimously out of committee, as I understand—then it came to the Rules Committee. We had about 30 amendments offered up at the Rules Committee. A couple weren't germane, a couple were duplicative, but everything else we allowed. And one of those amendments was an amendment that said this is just a dumb program, let's scrap it, send it to the States and start over again. Wow.

And now there are a lot of amendments that we allowed that said let's change a "six" to a "five" or let's change this number of members to this number of members, things that would improve a bill, nibble around the edges. But this rule today, for the first time that I can recall, allows an amendment that says the entire underlying legislation is headed in the wrong direction. Let's take a new direction.

Now, Mr. Speaker, there are folks who would be scared about that kind of amendment, folks who would be intimidated to let something come to the floor. We have absolutely no idea what's going to happen.

But this House has made a new commitment, a renewed commitment to expressing the voice of the American people. And guess what? The only amendments that are going to pass on the floor today are ones the American people are behind. The only amendments that are going to pass the floor today are ones that get 218 votes and represent the majority will of this U.S. House of Representatives. It just makes me so proud.

And I hope, Mr. Speaker, for folks who don't follow the process as closely as you and I do, that they will see what a difference that is. And it is a difference from administrations going back 2 years, 4 years, 8 years, 10 years, 12 years. Folks say if it's an idea that has the support of the House, then it deserves to be heard, and we're going to hear all of those amendments here on the floor today.

Mr. Speaker, it's not easy to maintain that level of openness in the House. It takes a lot of cooperation between both sides of the aisle to make openness work. We have had that cooperation. And I don't mean cooperation in the sense that folks agree on absolutely all of the ideas. I mean cooperation in the sense that folks know that when the House works its will, the people's work gets done. When the House works its will, the American people's voice is best heard.

And I thank my colleagues on both sides of the aisle for their commitment to making that work. And I again thank my friend from Texas for yielding me the time this morning.

Mr. MCGOVERN. I continue to reserve the balance of my time.

Mr. SESSIONS. I want to advise my colleague, the gentleman, Mr. MCGOVERN, that we do not have any further

speakers at this time, and I would defer to his judgment.

I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Let me, first of all, say that I'm glad the gentleman from Georgia is excited. I'm not quite at that level. I'm okay, but I'm not excited.

This is not an open rule. We had an opportunity to have an open rule. We called for a vote. Unfortunately, my friends on the other side of the aisle voted against it. But having said that, there are a lot of different amendments in here that represent a lot of different viewpoints, and so I'm okay with it. So I will begin by saying that.

Secondly, I want to share with my colleagues that this is a good bill. And it is not a boondoggle, as the gentleman from Michigan referred to it. It is a necessary protection for people.

The question was asked, well, why should the government be involved in flood insurance? Well, one of the reasons why is because the private insurance industry has no interest in providing the kind of coverage at an affordable level to people who need it. If there was money to be made, if they thought they could make money, you could bet the private insurance industry would step up and try to fill in the void. But they haven't, and they won't. And so without this, you will end up dealing with these catastrophes with disaster relief funds that Congress would have to approve. And that's not a very efficient or good way to deal with the issue of floods.

Mr. Speaker, I would also like to point out that this is an important bill not only because it is bipartisan in nature, but I think there is also a bipartisan consensus that it is important that we move forward with this.

Again, I want to commend Mrs. BIGGERT and the members of the Financial Services Committee. I want to commend Congresswoman MAXINE WATERS who worked together in a bipartisan way, who produced a bill that passed 54-0. You don't see that very much. And this has been a very contentious Congress, and there have been lots of partisan divides when it has come to voting on bills. But in this one area, there is consensus, which I think is an indication that it will win broad bipartisan support in this Congress.

So, Mr. Speaker, I want to thank the gentleman from Texas for bringing this rule to the floor. I want to thank all of those who are responsible for the underlying bill and look forward to supporting it. And I hope my colleagues, at a bipartisan level, will support my amendment, which I think is a good amendment.

With that, I yield back the balance of my time.

Mr. SESSIONS. I want to thank the gentleman from Massachusetts not only for his service to the Rules Committee but also for the ideas that he represents. And I'm delighted that he had an opportunity today to state with

great clarity that the 25 amendments that have been made in order by the Rules Committee are good for this institution, this body, and lives up to the promise not just that our Speaker, the gentleman, JOHN BOEHNER, and our Majority Leader, ERIC CANTOR, subscribe to, but also the chairman of the Rules Committee, the gentleman, DAVID DREIER.

Mr. Speaker, the bill we are discussing today provides a long-term certainty in the flood insurance market. It allows for greater transparency and accountability in the flood insurance program and removes or diminishes greatly the great risk that taxpayers incur from bailing out the current program.

This country is facing a \$14 trillion debt with almost \$18 billion of that coming from the NFIP. Congress sorely needed to retain its control over this program and to ensure that we relooked at it in its reauthorization. However, we still have a government that spends way too much, taxes too much, listens too little to the needs of the American people. And today, the Republican Party, through the leadership that we're being provided by Mrs. BIGGERT from Illinois, is doing exactly that one at a time, to take on the programs and needs of this great Nation.

Once again, this bill provides us much needed long-term reauthorization and amends the NFIP to ensure the immediate and near-term fiscal administrative health of this program. The bill also ensures the NFIP's continued viability by encouraging broader participation in the program, increasing financial accountability, eliminating unnecessary rate subsidies, and updating the program to meet the current needs of this great Nation.

I applaud my colleagues for introducing the bill, the gentlewoman, Mrs. BIGGERT, for her hard work, the hundreds of meetings that were involved taking feedback from Members of Congress, looking at their needs, and then addressing those.

I encourage a "yes" vote on this rule.

I yield back the balance of my time, and I move the previous question on the resolution.

The previous question was ordered.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mr. MCGOVERN. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

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PROVIDING FOR CONSIDERATION OF H.R. 2354, ENERGY AND WATER DEVELOPMENT AND RELATED AGENCIES APPROPRIATIONS ACT, 2012

Mr. WEBSTER. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 337 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 337

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 2354) making appropriations for energy and water development and related agencies for the fiscal, year ending September 30, 2012, and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Appropriations. After general debate the bill shall be considered for amendment under the five-minute rule. Points of order against provisions in the bill for failure to comply with clause 2 of rule XXI are waived. During consideration if the bill for amendment, the chair of the Committee of the Whole may accord priority in recognition on the basis of whether the Member offering an amendment has caused it to be printed in the portion of the CONGRESSIONAL RECORD designated for that purpose in clause 8 of rule XVIII. Amendments so printed shall be considered as read. When the committee rises and reports the bill back to the House with a recommendation that the bill do pass, the previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

The SPEAKER pro tempore. The gentleman from Florida is recognized for 1 hour.

Mr. WEBSTER. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Colorado (Mr. POLIS), my colleague on the Rules Committee, pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. WEBSTER. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Florida?

There was no objection.

Mr. WEBSTER. Mr. Speaker, I rise today to support this rule and the underlying bill.

House Resolution 337 provides for an open rule for consideration for H.R. 2354, the Energy and Water Development and Related Agencies Appropriations Act of 2012. This rule provides for ample debate and opportunities for the

Members of the minority and majority to participate in that debate. The rule places no limitations on the number of amendments that may be considered, as long as they comply with the rules of the House.

This continues the Speaker's and the Rules chairman's desire and commitment to have transparency and openness, which was demanded by the American people. It's been a long time since we had this type of process, and it's great to have an open process. I think it helps with the partisanship that we have experienced.

The underlying bill funds the Department of Energy, while also moving forward several ongoing construction and operation and maintenance efforts by the Corps of Engineers. It also provides \$1.2 billion in emergency funding for the communities of the Midwest and South ravaged by tornadoes, storms, and floods earlier this year. \$477 million is set aside for fossil energy research and development. Nearly three times the amount, \$1.3 billion, is appropriated for energy efficiency and renewable energy programs to ensure that we continue to move forward in developing next-generation power sources and fuels. Critical defense environmental cleanup efforts are funded at a total of \$4.9 billion.

This bill recognizes the importance of a long term nuclear waste disposal policy for the United States; \$3.5 million is provided for nuclear waste disposal for the Yucca Mountain nuclear waste storage site in Nevada. Further, no funds in this bill will be used to shut down Yucca Mountain. Since 1983, taxpayers have spent over \$15 billion for the construction of this facility, and this bill reasserts the sense of the body that Yucca Mountain is the future repository for nuclear waste.

Is every program or project funded at the levels that we would like? Probably not. For example, long-awaited Federal funds for the Everglades effort in my home State of Florida are significantly pared back in this bill. I am sure almost every Member of this body could find some program, some project or effort that they would like to see plussed up. This is not a perfect world, however, and at the end of the day the funding levels in this bill represent only a 3.3 percent modest cut from last year.

We have to scale back our spending. Appropriations in the last Congress accrued about \$1.65 trillion in deficit spending. That's the largest ever. We borrow about \$4.5 billion every day. And we just have to pare back.

Will the cuts made in this bill alone right our Nation's fiscal ship? No, but it's a start. It moves the rudder; maybe a half a degree, but it does move the rudder to turn it around. The bill changes the way Washington has spent taxpayers' money in the past. For example, there are no earmarks in this bill. Also, because this bill is being considered in an open rule, any Member can offer an amendment to increase