

American people can see, and I think they can see it today. Mr. Speaker, I end my statement with a focus on this innovation and entrepreneurship.

Mr. Speaker, 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 ayes 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.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

#### NATIONAL FLOOD INSURANCE PROGRAM FURTHER EXTENSION ACT OF 2018

Mr. HENSARLING. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7187) to extend the National Flood Insurance Program until December 7, 2018.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 7187

*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 “National Flood Insurance Program Further Extension Act of 2018”.

##### SEC. 2. PROGRAM EXTENSION.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “November 30, 2018” and inserting “December 7, 2018”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “November 30, 2018” and inserting “December 7, 2018”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

##### GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on this bill.

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

There was no objection.

Mr. HENSARLING. Mr. Speaker, I yield 3 minutes to the gentleman from Wisconsin (Mr. DUFFY), the chairman of the Housing and Insurance Subcommittee. He is also the author of the 21st Century Flood Reform Act, which was passed by this body over a year ago, and we still await the Senate to take up this version.

Mr. DUFFY. Mr. Speaker, I thank the chairman for yielding and for his great work as the chairman of the Financial Services Committee and on flood insurance reform.

There are a lot of things we could talk about today in regard to flood insurance:

We could talk about the fact that repetitive loss properties make up 2 percent of all the policies but account for 25 percent of all of the claims.

We could talk about the fact that the NFIP is \$30 billion in debt, and that is after last year when we forgave \$16 billion in debt. Again, we forgave \$16 billion. We are still \$25 billion in debt and actually racked up \$10 billion of new debt in this program over the last year.

I have got to tell you I am frustrated. We passed a bipartisan bill in this Chamber. We actively and aggressively negotiated it. This is a big issue for families back home, for constituents of our Members. We have listened to them. We heard them. We modified, we tweaked a bill, and we passed it—and the Senate won't take it up.

Mr. HENSARLING and I have worked across the aisle with Members not just in the Democratic Party, but also in the Senate. I have come to the opinion that there are very powerful players in this Chamber and in the Chamber next door that don't want anything done with flood insurance.

It is a sick and broken program that goes deeper and deeper in debt, that incentivizes people to build in dangerous places. And they say: No, no, no. We don't want any reform. Let's march on with a program that doesn't work.

I listened to all the conservatives in this Chamber. They throw out: Who is more conservative? Who is less?

You have some really great conservatives who absolutely refuse to deal with a program that is burning billions of dollars in our Federal budget.

My question is: Why don't we start looking out not just for the Federal budget, but also have a program that will work for our people?

We were willing to make one offer of reform for a long-term extension. We said: Let's let the private market work. Let's let the private sector come in and take up some of the policies that are paying more than what the market would bear, let people get a lower rate and reduce the risk to the Federal taxpayer.

And guess what. No one said yes. We couldn't get a “yes” from the opposition to flood insurance reform.

I guess I thought conservatives wanted a free market. They like markets to work. In flood insurance, the NFIP, the

Federal program, is the only program in town. We are saying: Let it open. Let the private sector come in.

That is the one thing it would have taken for a long-term extension, and the answer to that from the conservatives and some of the liberals was no.

I think that is a sad shame. I think we owe better to our constituents, and we owe better to the Federal debt and deficit on a program that doesn't work.

Mr. Speaker, I appreciate the chairman's leadership.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I would like to take some of my time to tell Mr. DUFFY: Just calm down. This is easy. We are all together on this. I want to make sure he doesn't damage himself in all of the display that he is doing today.

It is disappointing that we find ourselves on the House floor yet again to temporarily extend the National Flood Insurance Program's authorization.

The NFIP provides flood insurance coverage to more than 5 million families across the country. Communities rely on NFIP for flood maps and mitigation assistance, and small businesses rely on the NFIP to pick up the pieces when the inevitable storm hits. Yet the long-term stability of this critical program continues to fall victim to our inability to agree on a number of items.

Mr. Speaker, Americans across the country are experiencing natural disasters of an absolutely catastrophic magnitude. Just this month, the Camp fire devastated California, amounting to the deadliest and most destructive wildfire in California history. Current estimates are that 88 individuals have lost their lives and tens of thousands of structures, including over 13,000 single-family homes, have been destroyed.

2017 was an absolutely catastrophic year in terms of hurricanes. In 2017, for the first time on record, three Category 4 hurricanes made landfall in the United States. Hurricane Maria decimated Puerto Rico.

Meanwhile, the administration's National Climate Assessment, which is a report prepared by 13 Federal agencies and more than 3,000 scientists, recently documented the numerous impacts of our warming climate. According to the report, climate change is costing billions of dollars in property damage from sea level rise. High tide flooding has increased by factors as high as 10 in some communities, and fire season is now over 80 days longer than a couple of decades ago.

Faced with these realities, we stand here today still lacking a credible plan to end the partisan problems that we have that has brought the NFIP to the brink of a lapse several times already in this Congress.

I, too, and others, are disappointed that we have missed opportunities to responsibly help homeowners, businesses, and renters who all need access to affordable flood insurance by taking sensible steps to stabilize flood insurance premiums, deal with the NFIP's

debt, and invest in up-to-date and accurate flood maps.

Thankfully, the American people have demanded a change in Washington; and I am sure that, if we continue to concentrate on this issue, we can find bipartisanship and get something done.

Given the critical importance of the NFIP to our housing market, I am pleased that we are taking this small step today of reauthorizing the program through December 7 to at least avoid its doors from shuttering. But our work is far from done.

I have led the effort for years to provide long-term reauthorizations of the NFIP so that we could ensure the affordability and availability of flood insurance. I will continue to do so in the Financial Services Committee next Congress.

Mr. Speaker, I reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentlewoman from Missouri (Mrs. WAGNER), the chairwoman of the Oversight and Investigations Subcommittee of the Financial Services Committee.

Mrs. WAGNER. Mr. Speaker, I rise because today we are voting on a 1-week extension of the National Flood Insurance Program. This will be the eighth short-term extension since fiscal year 2017, and it is unacceptable.

My district floods every year, and it is imminently clear that we must reform our flood insurance program, not just repeatedly extend it. Requiring taxpayers to fund construction projects in severe flood zones over and over again is extremely expensive, and it isn't a sustainable solution. The numbers prove it: NFIP is currently operating on a \$1.4 billion annual deficit, with no end in sight.

As Chairman HENSARLING knows all too well, I have personally spent the better part of a year, along with the ranking member, Mr. AL GREEN, working with my colleagues on both sides of the aisle to root out waste, fraud, and abuse in other disaster recovery programs. We must ensure that funds go to the people who truly need them, like the disaster recovery program. The current flood insurance is broken, and we must fix it once and for all.

Mr. Speaker, it has been 1 year since the House passed a reform package that would have vastly improved the National Flood Insurance Program. It has been 1 year since the Senate has refused to act. I urge my colleagues to support the serious structural reforms that the Committee on Financial Services passed last November.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentleman from Texas (Mr. AL GREEN), the ranking member of the Subcommittee on Oversight and Investigations of the Financial Services Committee and someone who has been extremely active in monitoring the aftermath of the devastation from Hurricane Harvey.

□ 1645

Mr. AL GREEN of Texas. Mr. Speaker, I thank the ranking member for allowing the time and commend her for her many years of service and her efforts, in a bipartisan way, to establish the NFIP program such that it would be responsible, such that it would take care of the needs of the many people across the length and breadth of our country.

I also thank the chairperson of the committee for his years of service. I know this is not the last time that he and I will be on the floor together, but I do want to thank him now for his years of service.

Mr. Speaker, the NFIP is important to families because if the family cannot get the flood insurance, they cannot purchase the home. It is important to Realtors because if the home can't be purchased, the Realtors, obviously, cannot sell the home. It is important to the builders because the builders are the people who rely on home sales to make determinations as to what the market will bear and whether they should construct homes in a given area.

So this really is about people in terms of their families, but it is also about people and the economy. It is about whether this economy will continue to grow. It is about whether or not we will provide a program that will give builders some sense of stability such that they can move forward with their construction projects.

My hope is that this 1-week extension will be granted. I pray that my colleagues join us and vote for the extension. But my hope also is that we will have a long-term program developed, because the Realtors are depending on us; the contractors are depending on us; the families are depending on us; and the country is depending on us.

The National Association of Realtors estimated that, if the program lapses for 1 month, about 40,000 home sales might not close nationwide. This is a significant number of homes in a market that currently needs an additional shot in the arm.

Mr. Speaker, we are here for the families, the builders, the Realtors, and the economy.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from California (Mr. ROYCE), chairman of the House Foreign Affairs Committee.

Mr. ROYCE of California. Mr. Speaker, the headlines are pretty clear:

“Hurricanes Bigger and Costlier than Ever Before”;

“2.3 Billion People Affected by Flooding Disasters in 20 Years”;

“Rising Sea Levels Could Cost the U.S. Trillions.”

Yet, somehow, Congress fails to act.

I share with you that Mr. DUFFY has articulated this problem very well. We are here again for the 40th time. Forty times since 1998 we have passed an extension of the National Flood Insurance Program, but without the needed

reforms. Four months have passed since the last vote. We still have nothing to show for it.

No one has been a greater advocate for reform than our colleague, Mr. BLUMENAUER of Oregon. Together, he and I have authored a number of bills that would better prepare Americans for rising floodwaters, as had Mr. DUFFY, reforms that would address the fact that fewer than 2 percent of 5 million policies have absorbed more than \$80 billion in payments.

So, are we here today to talk about reforms? No. We are here to support a program that tells Americans that, if you buy flood insurance from Uncle Sam, no matter how many times your house floods, we will give you money to rebuild it without requiring mitigation; a program that currently makes it more difficult for people to move than to rebuild, that fails to encourage communities to mitigate flood risk, that promotes continued construction in the highest risk areas.

Mr. Speaker, I oppose this 1-week extension absent reforms, and I encourage my colleagues to do the same.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentleman from Florida (Mr. CRIST), a member of the Financial Services Committee and long-time supporter of affordable flood insurance coverage.

Mr. CRIST. Mr. Speaker, I want to thank Ranking Member WATERS for her tireless leadership for a strong, affordable National Flood Insurance Program.

Mr. Speaker, I rise today in strong support of this bill. More than 5 million middle class and working Americans rely on the National Flood Insurance Program for economic security and peace of mind.

Congress cannot allow this program to expire. A lapse would leave countless families unable to renew their policies, putting them in financial peril if disaster were to strike. It would also upend the housing market, with closings coming to a full stop due to the inability to secure required coverage.

While I wish this bill included a much longer term extension, providing American families with another week of coverage is far preferable to a damaging lapse.

But, my colleagues, we must do better than 1 week. The people have endured seven stopgap extensions, including two brief lapses, since September 2017—7 extensions, 14 months. The bill before us is number eight.

While almost everyone can agree that flood insurance is long overdue for reform, particularly to address the affordability challenges that plague policyholders, we should not allow that goal to threaten the program's very existence.

I urge my colleagues to not only support today's bill but to work together in the coming days to reach agreement on a longer term extension.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from

Florida (Mr. ROSS), the vice chairman of the Housing and Insurance Subcommittee of the Financial Services Committee and the true author of competitive flood insurance.

Mr. ROSS. Mr. Speaker, I thank the chairman and the subcommittee chairman, Mr. DUFFY, for his efforts, too, in trying to provide significant reforms. I support their efforts in opposing this additional reauthorization of the National Flood Insurance Program.

We have done this eight times in just over the year, and what have we gotten in return? Some would say nothing. I would say, no, it has been worse than nothing. You see, we forgave \$16 billion in debt and got no reforms in response to that.

Now the NFIP is \$20 billion in debt again, yet we look at: Oh, but it is just \$20 billion.

In over 13 years, the interest on that is \$5 billion. When are we going to stop this insanity?

More disturbing, however, Mr. Speaker, is this House's failure to stand up to even the most modest technical reforms that would benefit the program.

During my time in this body, I have been proud to champion one such bill, the Private Flood Insurance Market Development Act.

To me, it defies logic that this co-equal Chamber would pass a bill unanimously through the authorizing committee this Congress and then unanimously through the whole House in the last Congress and, yet, abandon its opportunities every time thereafter.

My legislation is simple. It is a technical correction that will facilitate the growth of a private market alternative to the drowning national program that we have today. It is bipartisan. It is desperately needed.

Yet, here we are again with a clean reauthorization that makes no progress and no promises that tomorrow will be any different. That, Mr. Speaker, is a shame. It is a shame that we have once again folded in the face of unjustified inaction.

When does it end? When do we say enough is enough?

Mr. Speaker, I do not want to shut down the NFIP. We don't need to. All we need to do is for the Senate to accept just one of the many eminently reasonable pieces of legislation that the House has passed, to be included alongside the short-term extension. Even the simplest reform would indicate that the Senate is serious about coming to the table to negotiate a long-term reauthorization.

Anything would be better than the hollow promises this clean extension puts before us today.

Mr. Speaker, I urge my colleagues to vote "no" on this legislation.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentleman from Louisiana (Mr. GRAVES), a friend from the opposite side of the aisle who is a true expert on flood insurance issues.

Mr. GRAVES of Louisiana. Mr. Speaker, I thank the gentlewoman for yielding.

Mr. Speaker, we have heard a lot of talk about this program. We have heard a lot about affordability, folks talking about being fiscally conservative and making sure that this program is financially solvent, hearing numbers like \$20 billion in debt.

Mr. Speaker, let me give you another number: \$1.5 trillion. \$1.5 trillion, that is the amount of money we have spent on just 120 disasters since 1980, billion-dollar-plus disasters.

If we are fiscally conservative, then we need to address the \$1.5 trillion, not focus on this small component of disasters.

How do you do that? You do that by making your communities more resilient.

The Congressional Budget Office, FEMA, Corps of Engineers, and many other organizations have come out and said that the way that you do this is by being proactive and making investments in community resiliency, in ecosystem resiliency. That is what you do.

If we are fiscal conservatives, if we are concerned about solvency and the debt, why are we just focused on this one small program?

Mr. Speaker, here is the reality: Under the proposals that have been put forth, it charges people for things they have no responsibility over. That is called a tax. That is a tax.

The people in my home State of Louisiana are at the bottom of one of the largest watersheds in the world. More water is being sent to us because of development in the Upper Mississippi River Basin. Because of the Federal Government's actions on our coast, we have lost 2,000 square miles of our coast.

You are going to charge these people higher premiums because of what people above us are doing in other States and because of what our own Federal Government did to us with the river? That is not a premium. That is a tax. You are charging people for things they have no control over.

We have structures and homes that have been in these places for 300 years, and you are suddenly going to charge them unaffordable rates?

This program does need reforms. It absolutely needs reforms. Those reforms should include, as the chairman has stated, buyouts for repetitive-flood-loss properties—absolutely—because that is the fiscally appropriate, fiscally conservative thing to do. Not to mention, no one wants their house to be flooded over and over again.

We have to make reforms, but this is not the right approach.

Let me be clear: I don't like a 7-day extension either. I don't. We need to do a year extension where we can sit down and talk about the right reforms to put us on the right trajectory to sustainably manage this program and, importantly, in the face of changing disasters and rising seas, so that we can prepare our Nation for the future.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to another gentleman

from Texas (Mr. WILLIAMS), the vice chairman of the Monetary Policy and Trade Subcommittee of the Financial Services Committee.

Mr. WILLIAMS. Mr. Speaker, I rise today in strong opposition to the reauthorization of the National Flood Insurance Program.

Mr. Speaker, for 20 years, Congress has been putting off making meaningful reforms to this problematic program. Taxpayers continue to pay the price for our failure to act. With every year that passes, the NFIP goes further and further into debt.

The unsustainability of this program has even caused Congress to cancel \$16 billion in NFIP debt last year.

Without meaningful reform like what this body approved when we passed the 21st Century Flood Reform Act, what protections do taxpayers have?

Mr. Speaker, the reauthorization before us today is not reform. By simply changing the date of the NFIP expiration, this body is tacitly stating that reform can't be done.

Enough is enough. We can't continue to pass our problems along to those in the future. The time to fix this problem is now. I will oppose extensions of the NFIP as long as this body continues to ignore meaningful reforms.

Mr. Speaker, I invite all my colleagues to join me in voting "no" on this legislation.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. JACKSON LEE), who serves on the Judiciary Committee, the Homeland Security Committee, and the Committee on the Budget.

Ms. JACKSON LEE. Mr. Speaker, I thank the gentlewoman from California for her unceasing—unceasing—commitment to the National Flood Insurance Program. I can't thank her enough.

I know that my colleagues and I are from different States, but how many have walked through gutted homes and seen families full of sorrow and tears? Hurricane Harvey was the singular largest flood next to, of course, Hurricane Michael. Mr. Speaker, 51 trillion gallons of water in 2017. How many have walked in Puerto Rico to see the devastation, as I have, or walked in the U.S. Virgin Islands and seen homes and hotels and places for home and for business devastated?

The National Flood Insurance Program is a necessity. I wish this was a longer extension. But I have seen the desperation of those who have suffered. They need flood insurance. And those of us who have felt the pain of the fires in California driven by the Camp fire know that they need aid as well.

□ 1700

If you want to know a number, what about \$1 trillion plus in the tax scam bill that was passed where my constituents say they have not seen one dime from the tax bill, and here we are going to be on the floor tomorrow with a tax extender.

So I ask the question: Can we help desperate families by ensuring that this program goes for a week and that we can do better? Yes, we can do better. But let's stop the pain now with homes that are about to close. With real estate, builders, and others, the economic engine has been, in many instances, the buying and selling of homes.

This is an important extension, but let's be truthful. You can't match up billions to a trillion, and you can't match up the pain of families looking at gutted homes versus fat cats filling their pockets with a tax scam. I ask for the support of this bill.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from Arkansas (Mr. HILL), the Financial Services Committee majority whip.

Mr. HILL. Mr. Speaker, I thank the chairman, and I thank the ranking member of the committee as well for her work on this issue over the years. I appreciate Mr. DUFFY's leadership, and I appreciate Mr. MACARTHUR, Mr. GRAVES, and their work on this issue because the House has done its job, Mr. Speaker.

We painfully passed this bill over a year ago. We have done our work. We have a bill that represents a compromise of coastal States and not coastal States. We have taken into account all these issues about climate change and floods and hurricanes. We have taken all that into account, but we have had no action from the Senate.

What we are here for today is because the Senate has not taken one step to constructive reform of the National Flood Insurance Program. That is why we are here.

So I think we should be working together. We need the ranking member and the chairman down the hall in the Senate asking them, why can't they get their act together? Where is Senator CRAPO, where is Senator KENNEDY to read this bill and take into account the incredible work that we have done on a bipartisan basis here?

So it is very hard for me, Mr. Speaker, to support a 7-day reauthorization status quo for the eighth time. It is just very hard to do that because it is not right. We need the reforms that are in this bill. We need the pressure on the Senate to come up with their own reforms if they don't like our reforms.

I happen to like our reforms. I like the fact that I see more of what is happening in Arkansas where we have two private insurers now, Mr. Speaker, for floods. They cover \$2 million instead of \$250,000. They cover replacement cost instead of actual cost. That is the kind of reforms and progress we can make if we take account of the hard work of this House and get the Senate to join us in significant flood reform.

So, it is with a lot of regret, Mr. Speaker, I cannot support the reauthorization of this program for 7 days. We need the Senate to wake up and take action.

Ms. MAXINE WATERS of California. Mr. Speaker, I continue to reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield 2 minutes to the gentleman from North Carolina (Mr. BUDD), a hard-working member of the Financial Services Committee.

Mr. BUDD. Mr. Speaker, I thank the gentleman from Texas for yielding.

Mr. Speaker, I rise in opposition to yet another short-term extension of the National Flood Insurance Program, or the NFIP. This is our eighth one—our eighth one since fiscal year 2017 began.

I think we owe it to the taxpayers and I owe it to the residents of North Carolina's 13th District to fight for reform. We cannot support another short-term renewal, especially considering the program is \$20 billion—and I have even heard that it is even upwards of that—\$20 billion in the hole. It is hemorrhaging money, Mr. Speaker. And it is concerning that folks cannot even agree to or even support modest reforms to one of the most flawed government programs we have ever seen.

Mr. Speaker, I urge opposition of this extension and believe this continuous kicking of the can down the road cannot go on forever. There is still time to adopt even modest reforms, and I sure hope that we do so.

I think Senator MIKE LEE of Utah said it best when he gave his description of a "yes" vote to extend the NFIP yet again with no reforms back in the summer. He said: "This is terribly discouraging. It's not just this program; it's all that it represents. If we aren't willing to adopt even modest reforms to a minor program like NFIP, how will we ever address any of the far more vexing problems facing our government?"

This Senator from Utah gets it, and, Mr. Speaker, I wish others would as well.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, while I would prefer a longer term reauthorization of the National Flood Insurance Program, I strongly support today's extension to provide homeowners, businesses, renters, and communities with the certainty they deserve. Let me just say that I think we are all aware that for those people who are trying to obtain homeownership that live in flood zones, they won't be able to do it if they cannot get the insurance that is provided by the National Flood Insurance Program. And just think what that is going to do to the real estate market. So we have to do this in order to deal with the fact that this program literally shuts down at the end of November.

And let me just say that I have been in cities and towns that have been devastated by floods and by storms, and I want you to know the time that I spent after Katrina, helping to get people who were abandoned on highways, put-

ting them in buses, and traveling down through the various cities, was heart-breaking. I want you to know that I went up to Baton Rouge and I was in Mississippi, and I understand the pain and the destruction that is caused by these storms.

And I am absolutely committed, make no mistake, I remain committed to putting partisanship aside and working with my colleagues on the opposite side of the aisle to come together on commonsense reforms that protect the continued affordability and availability of coverage, a long-term reauthorization of the NFIP that ensures that affordable flood insurance continues to be available to communities across our country. It must be Congress' priority when we start the 116th Congress.

And let me just say, Mr. Speaker, that despite the fact that my colleague and chairman of the committee and I worked very hard to try and deal with some of our concerns and even differences, we not only both have demonstrated our commitment to long-term NFIP, and while we did not get exactly where we wanted to go, we were able to provide protection for those families who were in desperate need of insurance and to continue, even though we have had to do it on a short-term basis.

So I would like to take this moment to just thank him for the opportunity that I have had to work with him. Now, everybody knows we didn't always agree, but they didn't know what we were laughing about as we sat next to each other exchanging a few jokes every now and then. So I am going to miss him as our chairman. I don't know if this is his last time on the floor and whether or not we are going to be able to put flood insurance reauthorization into the continuing resolution.

If we are not, perhaps I will see him again, but I don't know. I just wanted him to know that his presence here in the Congress of the United States has been noted in the history of the Congress of the United States, and whether or not he was agreeing or disagreeing, he had a powerful voice on a powerful committee, and I am going to miss the times that I have spent with him, good times and bad times, and I just wish him well on his future. Thank you very much.

Mr. Speaker, I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, may I ask how much time I have left?

The SPEAKER pro tempore (Mr. BACON). The gentleman from Texas has 7 minutes remaining.

Mr. HENSARLING. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, first, I return the kind words of the ranking member. One, she very much negotiated in good faith on the flood program, something she has a lot of passion and expertise on. We didn't get quite there as we did on a few other items, but, again, she negotiated in good faith. She has a lot of

expertise on the matter. If we don't get it in this Congress, I have no doubt that she will play a key leadership role in the next in order to effectuate long-term flood reform.

And I appreciate the kind words. Although, I must admit, I have learned many things in the 16 years I have served in Congress, and one is, the best way to get people to say kind words about you is to announce your retirement. I have never had kinder words spoken, but I know they were sincere, of the ranking member.

Mr. Speaker, November 14, 2017, was a proud day for the United States House of Representatives, because that is the day, on a bipartisan basis, we passed the 21st Century Flood Reform Act, and I negotiated with the House majority whip, Mr. SCALISE, this bill, among others.

And here we are, over a year later, and no action from the Senate. And, today, November 29, 2018, is a sad and embarrassing day for the United States House of Representatives. And I must say, as a Republican, it is a sad and embarrassing day for something we call regular order, something that my party ran on.

And now we have a bill coming to the floor, within the jurisdiction of the House Financial Services Committee; regular order says the committee of jurisdiction first works their will before the House works their will. The committee didn't work its will on this bill. And, in fact, I have yet to find anybody in the Republican leadership who will own up to how this came to the floor in the first place.

So, unfortunately, because my party lost at the ballot box, we are going to soon be out of the regular order business and apparently we have forgotten how to do it. So it is a sad day in that regard. It is also a sad day because what we see here with this bill is a perpetuation of the status quo.

Now, let me tell you what the status quo is, Mr. Speaker. The status quo is 100 different people are dying in America every year from floods. At least a part of that tragedy—a part of that tragedy is a failure to reform the National Flood Insurance Program.

Status quo is that we continue to pay people to build the same homes in the same fashion in the same places that flood over and over and over and somehow expect a different result. We are not helping them. We are not helping them at all. We are helping put them in harm's way. That is what the status quo is, and if you vote for this extension, you are voting for the status quo.

Status quo is a government monopoly—a government monopoly with no competition, no innovation, and, by the way, it is subsidized, and it is still not affordable. We are seeing average premium increases of 7 percent a year. You know, on the Republican side of the aisle, why don't we give free enterprise a chance? Why don't we allow competition to bring in innovation, to bring down rates as opposed to, again,

making taxpayers subsidize it and still have unaffordability? Only government can bring about that insane result.

What else is the status quo? The status quo is \$35 billion of debt—\$35 billion of debt with \$1½ billion actual actuarial annual deficit a year. Totally unsustainable. Totally unsustainable.

The status quo is that taxpayers, hardworking factory workers in Mesquite, Texas, are having to subsidize millionaires' beach condos. That is the status quo. That is the bill that is on the floor right now.

The last several tragic hurricanes we have seen, 80 to 90 percent of the affected flooded homes didn't even have flood insurance. Why? Because it is not part of the homeowner's insurance policy due to the government monopoly. That is the status quo. And we are paying on the back end because we are not allowing market competition on the front end. That is the status quo.

The status quo is, we are taking environmentally sensitive areas, and they are getting paved. They are getting paved in flood-prone areas.

□ 1715

That is the status quo, and so that is really the debate that is before us today.

We know what the classic definition of insanity is: doing the same thing over and over and over and expecting a different result. Eight times—this will be the eighth time since the House passed the 21st Century Flood Reform Act on a bipartisan basis that there will be yet another vote for status quo.

Here is a radical idea. Why don't we do something different? Why don't we tell the Senate it is time, after a year, that they do their business?

I have got to tell you, once again, Mr. Speaker, I have learned a number of things in my 16 years of service in this body. One is never underestimate the Senate's capacity to do nothing.

Why do we allow them to do nothing? Let them bring a bill.

I don't believe we are through negotiating, Mr. Speaker, but the House shouldn't negotiate with itself after we have made a House position on a bipartisan basis known. There is no reason to do this.

There can be a better day. There is hope. I imagine a day when we have a flood insurance program with affordable premiums that is brought about by competition, that is brought about by innovation. I can imagine a day where every American remotely placed in a flood-prone area has flood as part of their homeowners insurance so that when one of these great tragedies occurs, at least they had insurance on the front end. So I dream about and I imagine greater take-up rates.

I also imagine a day where, for the people in flood-prone areas, we either help move them up or we help move them out so that they don't continue to be in harm's way.

I went to Hurricane Harvey. I met with the survivors. I heard the tragic

stories. I saw the tragedy of the lost homes. And yet here we are, voting on status quo to put them right back where they were again.

This is a sad and embarrassing day for the House. We need to vote "no."

Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. HENSARLING) that the House suspend the rules and pass the bill, H.R. 7187.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. HENSARLING. 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 motion will be postponed.

#### FEDERAL AGENCY CUSTOMER EXPERIENCE ACT OF 2018

Mr. COMER. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2846) to require the collection of voluntary feedback on services provided by agencies, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2846

*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 "Federal Agency Customer Experience Act of 2018".*

##### SEC. 2. FINDINGS; SENSE OF CONGRESS.

(a) FINDINGS.—Congress finds that—

(1) the Federal Government serves the people of the United States and should seek to continually improve public services provided by the Federal Government based on customer feedback;

(2) the people of the United States deserve a Federal Government that provides efficient, effective, and high-quality services across multiple channels;

(3) many agencies, offices, programs, and Federal employees provide excellent service to individuals, however many parts of the Federal Government still fall short on delivering the customer service experience that individuals have come to expect from the private sector;

(4) according to the 2016 American Customer Satisfaction Index, the Federal Government ranks among the bottom of all industries in the United States in customer satisfaction;

(5) providing quality services to individuals improves the confidence of the people of the United States in their government and helps agencies achieve greater impact and fulfill their missions; and

(6) improving service to individuals requires agencies to work across organizational boundaries, leverage technology, collect and share standardized data, and develop customer-centered mindsets and service strategies.

(b) SENSE OF CONGRESS.—It is the sense of Congress that all agencies should strive to provide high-quality, courteous, effective, and efficient services to the people of the United States and seek to measure, collect, report, and utilize metrics relating to the experience of individuals interacting with agencies to continually improve services to the people of the United States.