

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