Housing Advisory Group
Institute for Responsible Housing Preservation
Institute of Real Estate Management
The John Stewart Company
Local Initiatives Support Corporation
Mortgage Bankers Association
National Apartment Association
National Association of Affordable Housing Lenders
National Association of Home Builders
National Association of Realtors
National Association of State and Local Equity Funds
National Housing Conference
National Housing Trust/Enterprise Preservation Corporation
National Leased Housing Association
National Multi Housing Council
PNC MultiFamily Capital
The Related Companies of California
Stewards of Affordable Housing for the Future
Texas Affiliation of Affordable Housing Providers

Madam Speaker, I reserve the balance of my time.

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

Madam Speaker, I rise in support of H.R. 1675, the Preservation Approval Process Improvement Act of 2007, introduced by Representative MELISSA BEAN, Financial Institution Subcommittee Ranking Member PAUL GILLMOR, and Full Committee Chairman BARNEY FRANK.

1675 addresses problems with HUD's processing of previous participation certificate or HUD's form 2530 under HUD's automated partners performances system.

Specifically, this legislation suspends the electronic filing requirement for the previous participation certificates and the filing requirements of these certificates for certain low-income housing investors. Form 2530 has been used for many years to ascertain the prior record of participants in certain HUD programs. This enabled HUD to refuse to do business with participants who have not previously carried out their obligations. However, passive investor disclosure requirements have created problems for private individuals and groups who wish to participate in the construction and preservation of affordable housing through the low-income housing tax credit program.

The 2530 process is designed to review principals, including any limited partner, with a 25 percent or greater interest in property. These rules were developed long before low-income housing tax credit programs were actually created. Low-income housing tax credit deals with the typical investors or institutions, that is, publicly traded and regulated national and multi-national financial institutions, including government sponsored enterprises whose reputation is well established.

Under the 2530 process, officers, directors, and stockholders with 10 percent or greater holdings are required to submit their names, Social Security numbers, as well as their individual and prior record with HUD. Industry groups have objected to these disclosure requirements as they are passive investor partners and are not involved in the construction, maintenance, and operation of the property. They claim that these reporting requirements are costly, time intensive, and deter investment in affordable housing. Investors developers, syndicators, and others have contacted HUD to ask that passive investors be exempted from filing with HUD.

In December 2005, former Chairman Oxley requested that HUD extend the opportunity for paper filing, and asked HUD to explain why passive investors should be required to file. HUD allowed the paper filing until June 30, 2006. In December 2006, after repeated inquiries from the Financial Services Committee and requests from interested parties to provide relief, HUD sent the committee a proposal that, according to the industry, made filing more burdensome in many respects.

On December 21, 2006, noting that HUD's applications for 2530 filing requirements have become broad and overreaching and, in some cases, unnecessarily delayed or even prevented HUD transactions that were beneficial to people in need of housing, Chairman FRANK, Ranking Member BACHUS, Chairman WATERS, and Chairman Oxley asked HUD to discuss the matter further with interested parties before taking any action on the proposed rule. Since then, however, HUD has not taken any overt action to amend the proposal.

H.R. 1675, the Preservation Approval Process Improvement Act of 2007, requires that HUD take action to alleviate the concerns mentioned above in order to encourage private sector participation in affordable housing programs.

HUD's current 2530 previous participation review process is intended as a risk assessment tool, but in many ways has been a barrier with housing preservation because the current regulations in the accompanying electronic system that process 2530 submissions do not reflect the complexity of today's real estate transactions. The reporting requirements are unduly burdensome and offer no additional benefit to HUD.

To this end, H.R. 1675 requires that HUD suspend mandatory previous participation filings through the APPS computer program, and that it allow paper filing until HUD submits to Congress a revised draft that would eliminate unnecessary filing burdens.

In addition, this legislation eliminates the requirement to file a 2530 form for passive investors who expect to own entities that are allowed or expected to be allowed in low-income housing tax credits.

Madam Speaker, I urge my colleagues to support this legislation.

Madam Speaker, I reserve the balance of my time.

□ 1230

Ms. BEAN. I have no further requests for time, and I reserve the balance of our time.

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

Ms. BEAN. Madam Speaker, I would just say this is a bill where we had strong bipartisan support, and while technology didn't work in the case of the APPS system, bipartisanship did.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Illinois (Ms. BEAN) that the House suspend the rules and pass the bill, H.R. 1675.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

## NATIVE AMERICAN HOME OWNERSHIP OPPORTUNITY ACT OF 2007

Mr. BOREN. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1676) to reauthorize the program of the Secretary of Housing and Urban Development for loan guarantees for Indian housing.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1676

*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 ''Native American Home Ownership Opportunity Act of 2007''.

**SEC. 2. LOAN GUARANTEES FOR NATIVE AMERICAN HOUSING.**

Section 184(i) of the Housing and Community Development Act of 1992 (12 U.S.C. 1715z–13a(i)) is amended as follows:

(1) OUTSTANDING AGGREGATE LIMITATION.—In paragraph (5)(C), by striking ''fiscal years 1997 through 2007'' and inserting ''fiscal years 2008 through 2012''.

(2) AUTHORIZATION OF APPROPRIATIONS.—In paragraph (7), by striking ''fiscal years 1997 through 2007'' and inserting ''fiscal years 2008 through 2012''.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Oklahoma (Mr. BOREN) and the gentleman from Texas (Mr. NEUGEBAUER) each will control 20 minutes.

The Chair recognizes the gentleman from Oklahoma.

GENERAL LEAVE

Mr. BOREN. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

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

Madam Speaker, I rise today in support of H.R. 1676, the Native American Home Ownership Opportunity Act of 2007, reauthorizing the section 184 Indian Loan Program.

Madam Speaker, I thank Chairman FRANK and Subcommittee Chairwoman

WATERS for their hard work in making this legislation a priority and recognizing the importance of the section 184 program.

This program offers home ownership, property rehabilitation, new construction and refinance opportunities for Native Americans. The primary purpose of the section 184 program is a 100 percent loan guarantee program for Native American families seeking home ownership who are members of participating tribes; 196 federally recognized tribes participate in this program, including 24 tribes from my home State of Oklahoma. Therefore, this program works by increasing home ownership in Indian country and improving the quality of life in Indian communities. Without argument, this program increased Native American home ownership in Oklahoma and throughout Indian country across the Nation.

Section 184 is administered by the Department of Housing and Urban Development's Office of Native American Programs, created in 1992 to address the lack of private mortgage capital in Indian country, and authorizing HUD to guarantee loans made by private lenders to Native Americans.

The section 184 program guarantees single-family residential loans for Native American borrowers, and provides for a 100 percent guarantee of the outstanding principal and interest and payment of other necessary and allowable expenses. The flexible underwriting, low down payment, higher loan limits, loan guarantee fee, and absence of income limits make this the most affordable loan program available to tribal areas.

Madam Speaker, I reserve the balance of my time.

Mr. NEUGEBAUER. Madam Speaker, I yield myself as much time as I may consume.

Madam Speaker, I rise in support of H.R. 1676, the Native American Home Ownership Opportunity Act of 2007, introduced by Congressman BOREN and Congressman RENZI.

This important legislation authorizes section 184 of the Housing and Community Development Act of 1992, which established a loan guarantee program for Native American families, Indian Housing Authorities and federally recognized Native American tribes.

Under current law this program is authorized through 2007. This bill will reauthorize the program through 2012.

Congress established this program to provide access to private mortgage financing for Native American families, Indian Housing Authorities and federally recognized Native American tribes that could not otherwise acquire housing financing because of the unique legal status of Native American lands.

This loan guarantee under this program is used to construct, acquire, refinance or rehabilitate single-family housing located on trust land or land located in an Indian or an Alaska native area.

Section 184 of the program guarantees single family, one- to four-family units, residential loans for homes located in these Indian and Alaska native areas where land may be tribal trust, allotted individual trust or fee simple. HUD offers 100 percent guarantee on the outstanding principal and interest and payment of necessary and allowable expenses.

The flexible underwriting, low down payment, higher loan limits, low guarantee fee and the absence of income limits make this the most affordable loan program available in tribal areas.

In 2007, about $6 million was appropriated for the loan guarantee program. Consequently, CBO has estimated that H.R. 1675 will cost about $30 million over the 2008–2012 period if appropriators continue the funding at the level similar to previous years. Enacting this bill does not affect direct spending or revenues.

Madam Speaker, this legislation was approved by the Committee on Financial Services by voice vote, and I urge the passage of this legislation.

Madam Speaker, I reserve the balance of my time.

Mr. BOREN. Madam Speaker, I continue to reserve the balance of my time.

Mr. NEUGEBAUER. Madam Speaker, it is my honor at this time to yield 3 minutes to the gentleman from Arizona (Mr. RENZI), who is one of the authors of this legislation and someone who has worked tirelessly for Native American issues all across the country and particularly in his home State of Arizona.

Mr. RENZI. Madam Speaker, the Native American Home Ownership Opportunity Act of 2007 is an important piece of legislation that reauthorizes this vital section 184 Native American housing program which is operated by the Department of Housing and Urban Development.

Back in 2004, the House Financial Services Subcommittee on Housing, chaired by former Congressman Bob Ney, held the first congressional hearing on Native American housing in the history of the United States Congress on tribal lands in Tuba City, Arizona, out west on Navajo country. And many of the folks from both sides of the aisle got together and went out there and visited the Grand Canyon and got a chance to see the Navajo Nation, the pink stones and the sands, and they got to visit the country and truly see the beauty and the conditions, but also the largest land mass of poverty in America, the size of West Virginia. And Bob Ney helped make that happen. And that hearing was important because it brought light to the challenges that face Native Americans when trying to achieve home ownership.

Native Americans, as a group, have the single lowest home ownership rate in America, less than 25 percent. And the problem is especially acute on the Navajo Nation.

So this section 184 program provides 100 percent guarantees to the outstanding principal and interest for single-family residential homes. And to date, over 4,200 loans have been guaranteed by this program. Now everybody is out there talking about subprime lending and the default and the foreclosures. Only 30 loans in this Native American program have ever been defaulted on, less than 1 percent. This low rate greatly shows the efficiency of section 184, and the program has received the highest rating of America's Office of Management and Budget, even though it doesn't need it. This year it is expected that the program will enable private lenders to finance about 1,600 new mortgages.

So I want to thank Congressman BOREN of Oklahoma, Chairman FRANK, who has been absolutely bipartisan and forward-thinking in pushing housing issues, particularly on Native American, Chairman WATERS and the subcommittee, Chairman BIGGERT, and I want to thank Bob Ney for his advocacy for the poor around America and for Native American housing. If my colleagues don't think this is good, they don't know what is good.

Mr. BOREN. Madam Speaker, I continue to reserve the balance of my time.

Mr. NEUGEBAUER. Madam Speaker, I have no further speakers, and I yield back the balance of my time.

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

I want to thank also my friends, Congressmen NEUGEBAUER from Texas and RENZI from Arizona for their work on this legislation and for their bipartisan effort here.

According to HUD, 4,200 loans have been guaranteed since the inception of the program, totaling $517 million. As lenders have become more comfortable with making loans secured by land in Indian country, interest in this program has only increased. My home State of Oklahoma represents 34 percent of the total loans guaranteed through section 184, thereby increasing the number of my constituents who have access to home ownership.

Again, I want to thank Chairman FRANK and Subcommittee Chairwoman WATERS for recognizing the importance of the section 184 program in Indian country.

Mr. BACA. Madam Speaker, I rise today to voice my strong support for H.R. 1676, the Native American Homeownership Opportunity Act of 2007. This important legislation reauthorizes the Section 184 Indian Loan Program, which offers home ownership, property rehabilitation, new construction, and refinance opportunities for Native Americans.

I want to thank my friend, Mr. BOREN, for sponsoring this bill and championing this cause which is of great significance to so many Native families in this country.

Section 184 advances the opportunity for Native Americans seeking homeownership and addresses the issue of lack of mortgage lending for homes in Indian Country.

The Section 184 program guarantees single-family residential loans for Native American borrowers, thereby increasing the homeownership for Native Americans.

While many Native Americans struggle to own a home and provide for their families, H.R. 1676 eases that burden. The program provides a 100 percent guarantee of the outstanding principal and interest and payment of other necessary and allowable expenses.

Section 184 allows for many Native Americans to become first-time homeowners. According to HUD, since the start of the program roughly 4,200 loans have been guaranteed.

Almost 200 tribes participate in the Section 184 program nationwide, 31 of which are from my home State of California.

In the Inland Empire alone, the Saboba Band of Luiseno Indians, the Cabazon Band of Cahulla Mission Indians and the Morongo Band of Mission Indians have been able to provide homeownership for many families through this program.

H.R. 1676 will help close the homeownership gap and increase for Native Americans in my area and all across the country. Let's help all Americans achieve the dream of owning a home.

I urge my colleagues to support this important bill.

Mr. BOREN. Madam Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Oklahoma (Mr. BOREN) that the House suspend the rules and pass the bill, H.R. 1676.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

## EXPRESSING SENSE OF HOUSE THAT CONGRESS SHOULD INCREASE PUBLIC AWARENESS OF CHILD ABUSE AND NEGLECT

Mr. MCDERMOTT. Madam Speaker, I move to suspend the rules and agree to the resolution (H. Res. 299) expressing the sense of the House of Representatives that Congress should increase public awareness of child abuse and neglect and should continue to work with the States to reduce the incidence of child abuse and neglect through such programs as the Child Welfare Services and Promoting Safe and Stable Families programs.

The Clerk read the title of the resolution.

The text of the resolution is as follows:

H. RES. 299

Whereas child abuse and neglect continue to pose a serious threat to our Nation's children;

Whereas according to the most recent annual estimates, 3,600,000 children were the subject of child abuse and neglect investigations in 2005, an increase of 462,000 children from 2001;

Whereas more than 899,000 children were found to be the victims of abuse and neglect in 2005;

Whereas as of the end of 2005, approximately 513,000 children were unable to live safely with their families and instead were living in foster homes and institutions;

Whereas an estimated 1,460 children died because of abuse and neglect in 2005;

Whereas more than 75 percent of the children who died because of abuse and neglect in 2005 were under the age of 4;

Whereas studies have found that abused and neglected children tend to be at least 25 percent more likely than the general population of children to experience problems such as delinquency, teen pregnancy, low academic achievement, drug use, and mental illness;

Whereas a National Institute of Justice study indicated abuse or neglect during childhood increased the likelihood of arrest as a juvenile by 59 percent and adult criminal behavior by 28 percent;

Whereas studies have found that abusive parents often were themselves the victims of child abuse;

Whereas it is estimated that approximately ⅓ of abused and neglected children will eventually victimize their own children;

Whereas child abuse and neglect can have long-term economic and societal costs through the increased use of the juvenile and adult criminal justice systems, the increased health care costs resulting from mental illness, substance abuse, and domestic violence, and the loss of economic productivity due to unemployment and underemployment; and

Whereas it is appropriate to designate the month of April, 2007 as National Child Abuse Prevention Month: Now, therefore, be it

*Resolved*, That it is the sense of the House of Representatives that Congress should increase public awareness of child abuse and neglect and should continue to work with the States to reduce the incidence of child abuse and neglect through such programs as the Child Welfare Services and Promoting Safe and Stable Families programs.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Washington (Mr. MCDERMOTT) and the gentleman from Illinois (Mr. WELLER) each will control 20 minutes.

The Chair recognizes the gentleman from Washington.

Mr. MCDERMOTT. Madam Speaker, I yield myself as much time as I may consume.

Not every child in America is raised in a safe and loving home. More often than we realize, children become the victims of abuse and neglect from the very people they should be able to trust the most, their parents.

Today the Income Security and Family Support Committee that I chair is united behind this resolution to designate April as National Child Abuse Prevention Month. Democratic Representatives JOHN LEWIS, PETE STARK, MICHAEL MCNULTY, KENDRICK MEEK and Republican Representative JERRY WELLER, the subcommittee's ranking member, WALLY HERGER and JON PORTER are cosponsors of the resolution.

Our goal in designating April as National Child Abuse Prevention Month is to increase public awareness of the serious threats that child maltreatment imposes on children, and to encourage Americans to break the cycle of violence.

2005 is the most recent year for which data is available from the Department of Health and Human Services. Nine hundred thousand children were victims of substantiated cases of abuse and neglect. Nearly 1,500 children, mostly under the age of 4, died as a result. Another half a million children could not live safely with their parents and were removed from the home.

Child abuse and neglect has a devastating impact on the life of a child that goes beyond the immediate physical and emotional pain that is inflicted on them. Children who suffer from maltreatment are at greater risk of developmental delays and behavioral problems that could last a lifetime. Child maltreatment can delay or disrupt the normal cognitive development process which, in turn, impacts academic achievement.

□ 1245

Children who are the victims of abuse and neglect tend to have lower math scores and English grades, and they repeat grades more frequently than other children. We know that poor academic skills can lead to a child's dropping out of school, continuing a cycle of negative consequences that can last a lifetime.

A history of child abuse and neglect can also disrupt the development of skills that children use to interact with others, such as problem-solving and communication. These skills are critical in stopping the development of other serious behavior problems even among seriously troubled youth. Moreover, victims of child abuse and neglect tend to have greater levels of depression compared to other children. These children are also more likely to suffer from mental illness, experience problems with drugs, and are more likely to become teen-age parents.

Not every child who has suffered from abuse and neglect will experience poor outcomes. Many maltreated children will persevere against the odds and find the ability to cope and even to thrive. They could develop and maintain the personal characteristics that will make them more resilient than others. Of course, this resilience can depend on a child's finding a safe and loving home to live in and access to support systems, educational resources, and health care.

These amazing kids deserve to be recognized and celebrated for their remarkable ability to persevere over the most difficult of circumstances and for setting an example for other children.

In recognition of the fact that too many of our Nation's children will become the victims of violence at the hands of their parents and many others are at risk of such abuse, Congress has expressed the commitment over the last several decades to stop child abuse and neglect. In 1935 Congress established the Child Welfare Services program to provide Federal funding for a variety of services for States to use to protect children who are at risk of abuse and neglect and who assist those who have been victimized.

In 1993, Congress took another step to protect children when it created the Promoting Safe and Stable Families program. This program is the largest source of Federal funding designed to