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House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. NEWHOUSE).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC,
April 14, 2015.

I hereby appoint the Honorable DAN NEWHOUSE to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 6, 2015, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes, but in no event shall debate continue beyond 11:50 a.m.

BRING OUR TROOPS HOME FROM AFGHANISTAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. Mr. Speaker, I am back on the floor today because, while we were home during the Easter break, there was a tragedy in Afghanistan that largely escaped the national news.

On April 8, Army medic John Dawson was shot and killed and eight other Americans were wounded by an Afghan soldier who opened fire on them. This tragedy is yet another example of the American blood spilled in Afghanistan.

Sadly, this kind of tragedy, an American soldier being killed by a supposed Afghan ally, is nothing new. The poster I have with me today is a picture of two little girls, Eden and Stephanie, who lived in my district for a time.

Their father, Sergeant Kevin Balduf, who was stationed at Camp Lejeune in my district, died in May of 2011 in Afghanistan, along with Lieutenant Colonel Benjamin Palmer, who also was stationed in my district at Marine Corps Air Station Cherry Point.

They were shot by an Afghan policeman they were training. The night before Sergeant Balduf died, he emailed his wife, Amy, and he said:

I don't trust them. I don't trust them. I don't trust any of them.

The next day, he was killed.

Mr. Speaker, last December, when Congress passed final appropriations for fiscal year 2015, it provided \$4.1 billion for the Afghan National Security Forces and additional funding for development assistance. This is more money than the Afghan Government generates in a year.

The special inspector general for Afghan reconstruction, John Sopko, regularly produces reports of the rampant waste, fraud, and abuse of American taxpayer dollars in Afghanistan; yet we in Congress continue to spend billions in Afghanistan. To what end? Why are we going to spend billions of dollars and have troops in Afghanistan for 9 more years—for 9 more years, Mr. Speaker?

As Roger Simon, an editor with Politico, said in October 2014:

If you spent 13 years pounding money down a rathole with little to show for it, you might wake up one morning and say: "Hey, I'm going to stop pounding money down this rathole." The United States Government wakes up every morning and says: "The rathole is looking a little empty today. Let's pound a few more billion dollars down there."

Mr. Speaker, that is sad for the American taxpayer who, tomorrow,

many of the American taxpayers will pay their taxes to the Federal Government; and we, in Congress, will continue to take their tax money and spend billions over in Afghanistan with very little accountability for the American taxpayer. That is unacceptable.

When you look at the limbs and the death that is going on in Afghanistan, you wonder why someone, years ago, said that Afghanistan is the graveyard of empires. Yes, Mr. Speaker, America is headed for the graveyard in Afghanistan. I don't understand my colleagues in Congress.

Mr. Speaker, it is time to bring our troops home from Afghanistan once and for all. We have wasted billions of dollars and spilled so much American blood in a futile attempt to save a fractured country from itself. Afghanistan is truly the graveyard of empires that I just mentioned. It is time for Congress to lead the way and end our presence in Afghanistan.

May God continue to bless our men and women in uniform, and may God continue to bless America.

FREE AMIR HEKMATI NOW

The SPEAKER pro tempore. The Chair recognizes the gentleman from Michigan (Mr. KILDEE) for 5 minutes.

Mr. KILDEE. Mr. Speaker, I come to the floor today to bring up the case of my constituent, a young man by the name of Amir Hekmati. He is an American citizen, born and raised in the United States, grew up in my home town of Flint, Michigan, and served in the United States Marine Corps. He is a brother; he is a son.

Three and a half years ago, he traveled to Iran. His parents are of Iranian descent. He traveled to Iran to meet for the first time a grandmother that he had never seen, traveled under his own name, notified the government that he was going.

This symbol represents the time of day during the House proceedings, e.g., 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



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After just a couple of weeks, he was apprehended, disappeared; and, after a few months later, it was revealed that he had been tried and convicted and sentenced to death.

A young man, an American, traveling under his own name in Iran, who had served in the United States Marine Corps, was sentenced to death simply for being an American in Iran that had served this country. He is an innocent man, and he continues to languish in Evin Prison.

I am here to make it clear that the Congress of the United States and the American people are watching the Iranian Government. If, in fact, Iran intends, as they purport to do, to try to take steps to join the international community, they cannot hold Americans like Amir Hekmati as political prisoners.

Members of Congress on both sides of the aisle, from JOHN LEWIS to DARRELL ISSA, have joined in the effort to raise awareness around Amir Hekmati's case. It is important that we never let this case fade into the woodwork.

I think about Amir the same way that I would think about it if my own son were being held in a prison on the other side of the world, and I know that every other Member of Congress who has been engaged in this effort feels the same way. He is one of us; he is our son, and he needs to be reunited with his family.

As we now are considering, I think, a really important moment where there have been negotiations to try to deal with Iran's nuclear aspirations—and personally, I support this direction, I support the direction the administration has gone in creating a framework through negotiation to make for a more peaceful world. It is very difficult for many of us in Congress, especially those of us who represent those few Americans being held in an Iranian prison, to view this agreement other than through the lens of that experience.

If Iran truly intends to try to rejoin the global community, they can make a very clear demonstration of their seriousness by releasing Amir Hekmati and the other Americans that they hold. We all can play a role in making that happen. I encourage everybody out there—Members of Congress, people who want to become engaged—to get to social media. Use #freeamir or #freeamirnow.

We know that the Iranian Government does pay attention to what the American people think—the Iranian citizens certainly do—and we know that we have to keep the pressure on right now. It is, as I said, very difficult for many of us who support the direction that this administration has taken these negotiations and really hope that it bears fruit, really hope that it creates an agreement that makes the world—and particularly that region—safer.

We can only really accept Iran as a member of the global community not

just by entering into this agreement, but by them joining the world community by not being a nation that can take a young man who served his country, who grew up here, was the captain of his high school hockey team, simply wanted to go to see the country that his parents were born in, and to visit the grandmother that he had never met. To hold him as a political prisoner, as a chip in a geopolitical struggle, is beyond the pale; and it is something that can't be accepted.

Please, my friends, my colleagues, join me in continuing to raise your voices to make sure that not one day passes—especially during this period where we are considering this potentially historic agreement—not one day passes where Amir Hekmati, Jason Rezaian, Pastor Abedini, Mr. Levinson, that their cases, their names, are never forgotten.

A BALANCED BUDGET FOR A BETTER AMERICA

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. THOMPSON) for 5 minutes.

Mr. THOMPSON of Pennsylvania. Mr. Speaker, on September 22, 2011, former Joint Chiefs of Staff Admiral Mike Mullen referred to our national debt as “the single biggest threat to our national security.”

He was correct in his statement that the United States continues to suffer from overbearing debt and, unless immediate action is taken, future generations will face unsurmountable challenges.

No one wants a future where policymakers are forced to choose between discretionary programs, like roads and bridges or educating our children, when they continue to be crowded out by mandatory spending which accounts for more than two-thirds of our annual budget.

We need a strong social safety net. We need a strong national defense. We need an America where young learners can have access to a quality education and workers can receive the skills that they need to gain family-sustaining jobs and keep businesses thriving and competitive, both domestically and globally.

Unfortunately, aspirations for a more prosperous America are not going to be achieved until we begin to get out from underneath this burden of debt.

Mr. Speaker, since 2009, the Obama administration has added more than \$7 trillion to our national debt, and today, we owe more than \$18 trillion, an amount greater than the annual gross domestic product.

While bipartisan agreements have led to some successes since 2011, Congress must continue to put forth a blueprint that aims to reduce deficit spending and provide a path to long-term fiscal stability.

Recently, the House passed a strong budget resolution that aims to reduce

spending by \$5.5 trillion over 10 years to get a handle on erroneous regulations and mandates that impede job creation and promote true patient-centered healthcare solutions.

Mr. Speaker, the critics of this plan have unashamedly claimed that Republicans “want to end Medicare as we know it.” Well, those accusations could not be further from the truth. Unfortunately, these nearsighted individuals have focused more on partisan attacks rather than looking at the long-term challenges that we, as a country, face together.

According to the nonpartisan Congressional Budget Office, the Medicare hospital trust fund will be insolvent by 2030, which is closer than we all would like to admit.

The House Republican proposal presents a plan to save, strengthen, and secure Medicare for today's seniors and tomorrow's retirees. It makes no changes for those in or near retirement, provides future seniors with premium support, and will result in actual savings for both beneficiaries and taxpayers.

The do-nothing alternative will only serve to break promises this country has made to our seniors and places us on a road to rationing, where beneficiaries will be burdened with arbitrary caps to medically necessary procedures and care.

Mr. Speaker, I am in no way claiming this blueprint is perfect, but please be assured that I was not elected to sit idle or squander an opportunity to ensure that our great country can continue to support promises that we have made.

Moving forward, as the House and Senate begin to conference and work out the details between each Chamber's respective budgets, I will remain committed to ensuring a strong national security, economic competitiveness, and an atmosphere that fosters positive growth throughout Pennsylvania and across our great country.

We have been given an opportunity to strengthen this great Nation. Let us work toward that end, rather than vilify those who look to provide us options. Our children and future generations of Americans deserve as much.

□ 1015

APRIL 16—D.C. EMANCIPATION DAY: HONOR WITH THE VOTE AND WITH STATEHOOD

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from the District of Columbia (Ms. NORTON) for 5 minutes.

Ms. NORTON. Mr. Speaker, during the next 3 days, I will be coming to the floor, leading up to Thursday, April 16—D.C. Emancipation Day. That is the day that Abraham Lincoln emancipated the slaves in the District of Columbia before slaves nationwide were emancipated.

Now, no resident of the District of Columbia is a slave today as in 1863,

but at the same time, the residents of the District of Columbia are not as free as the other residents of our country—our fellow Americans. In the District of Columbia, we commemorate D.C. Emancipation Day, not only to honor our forebears but to demand equal treatment from our country for the citizens who live in the Nation's Capital.

Mr. Speaker, the citizens who live right here in the belly of freedom do not have the same rights as other Americans although they pay the same taxes and more taxes—I will argue tomorrow and show you the figures—than any other Americans. They endure undemocratic interference even with their local budget—a budget for which the Federal Government, for which the Congress, contributes not one penny—and yet that local budget comes before this body without the Member who represents the local citizens—the Member whose local budget is at issue cannot vote.

As astounding as those elements of statehood are, perhaps none is more dishonorable than the continued sacrifices of Americans who live in the Nation's Capital without having the same representation as other Americans. We are known, perhaps, in the Nation's Capital by “no taxation without representation.” If there is anything by which we could be better known, it is by those who have fought and died since the war that created the United States of America, itself. Who would believe what those figures show?

In World War I, more casualties than from three States. In World War II—now, this is one city of which we are speaking—more casualties than from four States. By the time we get to the Korean war, more casualties than from eight States of the Union. All of that is disproportionate, Mr. Speaker. Finally, when we get to the last great war of the 20th century, the Vietnam war, more casualties from the District of Columbia than from 10 States.

Thousands have died—all without a vote—and yet D.C. citizens have secured the vote everywhere they have fought for their country. They secured the vote for the people of Iraq. They secured the vote for the people of Afghanistan. They secured the vote for citizens throughout Europe and the Mideast. But here, to this day in 2015—more than 150 years after Lincoln freed the first slaves in the District of Columbia—the residents of the District of Columbia are still not free. They will not be free until they become citizens of the 51st State of the United States and until their war dead are honored as the war dead of other States are honored—by going to war on the vote of the people, including of their own Representative, coming back, and being able to vote themselves.

So, Mr. Speaker, on this first day of D.C. Emancipation Week, I ask that the D.C. war dead be honored and that those from the District of Columbia who serve our Nation today be honored with the vote and with statehood.

HONORING PREVENT CHILD ABUSE KENTUCKY

The SPEAKER pro tempore. The Chair recognizes the gentleman from Kentucky (Mr. BARR) for 5 minutes.

Mr. BARR. Mr. Speaker, I rise today in recognition of Child Abuse Prevention Month and to highlight the important work of Prevent Child Abuse Kentucky.

This organization is on the front lines to make sure that Kentucky's children are raised in a safe, loving home and are not abused, mistreated, or neglected. Their staff of eight train thousands of people annually. Their parent education groups, offered in every region of our Commonwealth, serve more than 10,000 people every year. Thousands of pinwheels will blanket the Commonwealth of Kentucky this month, all with the hopes of drawing awareness of child abuse and neglect in our communities, and there is much work to do.

According to the most recent national statistics on child abuse, an estimated 1,520 children died from abuse and neglect in the United States, and that was in 2013 alone. An estimated 679,000 children were victims of abuse and neglect, and those are unique instances. Children in the first year of their lives had the highest rate of victimization, that of 23.1 per 1,000 children in the national population of the same age. Just under 80 percent of reported child fatalities as a result of abuse and neglect were caused by one or more of the child victim's parents.

This is a personal cause for me. As the father of two girls and as the former president of the board of directors for Prevent Child Abuse Kentucky, I am incredibly proud of the great work that this group is doing for Kentucky children all year long. I hope all of my colleagues will join me in thanking Prevent Child Abuse Kentucky and similar organizations around the country as we recognize the critical work of these important groups and as we recognize the importance of National Child Abuse Prevention Month.

THE AMERICAN PEOPLE ARE ASKING FOR A NEW TRADE MODEL

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Ohio (Ms. KAPTUR) for 5 minutes.

Ms. KAPTUR. Mr. Speaker, the American people are being kept in the dark by the Obama administration regarding the Trans-Pacific Partnership.

So much secrecy forces us to ask an important question: Have any of our past free trade agreements really been net positive for our Nation and helped our workers? The answer is “no.”

Whether you look at the NAFTA accord with Mexico and Canada, where we are in huge deficit, if you look at the Korean agreement, if you look at basic trade with nations like Japan, which remains a closed market, every single agreement is all negative.

Since 1976, our country has lost 47.5 million jobs due to trade deficits resulting from free trade agreements. During that time, we have accumulated a trade deficit of more than \$9.5 trillion. What a drag that is on GDP. These growing trade deficits that outsource our wealth and weaken our economy devastate communities. Carrying a massive trade deficit has hindered economic growth and has limited our economic recovery by nearly 16 percent just in this past year alone. More and more people are slipping away from the middle class as a result, with inequality at the highest levels since the 1920s. Millions of Americans are losing faith in the possibility of upward mobility.

Let's ask ourselves: What have past trade deals brought Americans?

Just since NAFTA, Americans have lost in the manufacturing sector 5 million jobs, and that is just since the early 1990s—one of every four. More than 57,000 manufacturing facilities have closed—57,000. Washing machines that used to be made in Newton, Iowa—Maytag—now are imported from Monterrey, Mexico. Hoppy bicycles that used to be made in Celina, Ohio, are now imported from Asia. Ohio knows well the cost of fast-track trade agreements that ship out good jobs and “Made in the USA” brands.

Since NAFTA, our trade balance with Mexico and Canada has gone from a \$5 billion annual surplus, creating jobs here in 1993, to a deficit of \$177 billion today. That translates into three-quarters of a million more lost jobs—750,000 more lost jobs—just with Canada and Mexico.

The quality of life for Americans has been declining under these agreements. Middle class America is shrinking as businesses have closed production and have moved overseas. Three out of every five displaced U.S. manufacturing workers have been forced to take a pay cut in order to secure any kind of job, and one out of three workers experiences a pay cut of more than 20 percent. These are among the luckiest workers, as frequently laid off workers over the age of 40 can't even find replacement work.

This is not just a problem for America. Workers in other countries are caught too, as one worker described to me, “like a lobster in a cage, crawling over one another just to survive,” contributing to unspeakable poverty and waves of desperate immigration to the United States from countries south of our border and elsewhere.

Clearly, NAFTA was a failure for America's workers. If we look at the Korean trade deal, which they said would be the salvation, it has worked exactly in reverse. We have already lost 75,000 more jobs to imports coming into our country from Korea. The exports going out have been just a trickle. In fact, our exports to Korea have gone down by 7.5 percent. The Korean agreement was hailed as a wonderful opportunity for the American economy, something we just could not pass

up. Well, take a look at what has happened. We imported 1,288,546 vehicles from Korea in 2014 and only exported 34,186. There are 40 times more imports coming into our country than exports going out. The Korean free trade agreement has been a failure for American workers too.

With these Trans-Pacific Partnership negotiations continuing to advance, America should ask: Could it possibly be a good deal for American workers?

We already have colossal trade deficits with some of the countries with which the negotiations are occurring—with Malaysia, with Vietnam, and, obviously, with Japan. The prospective TPP partners use protectionism and currency manipulation to gain unfair advantage, and, in some cases, they fail to regulate appalling labor conditions. These nations will not deliver on the promises made in support of TPP.

History should teach us that we need a new trade model. America doesn't need more job-outsourcing trade deals. The executive branch and, specifically, the National Security Council better start paying attention to the harm it causes when it forgets its global strategies have created undue harm here in the homeland. The people in the United States are asking for a new trade model that creates jobs and economic growth in our country again—I might say robust economic growth—for which the American people have been waiting for almost three decades.

TIME TO ADDRESS THE CRITICAL FUNDING SHORTFALL FOR OUR TRANSPORTATION NEEDS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. Mr. Speaker, this week on Capitol Hill, there are hundreds and hundreds of people from around the country who are delivering a message: that America is falling apart and is falling behind, and it is time for us to address the critical funding shortfall for our transportation needs.

They could not have picked a better time to come to Capitol Hill. The 10-month extension of the surface transportation legislation is set to expire in 6 weeks. It is the latest in a series of 23 short-term extensions. No nation ever became great planning its infrastructure 9 months at a time.

The Republican budget—passed last month—again proposes to cut transportation spending, which is already inadequate, 30 percent over the next 10 years despite hearing from local governments, business, labor that the Federal Government should be larger in its contribution, not smaller.

□ 1030

The unwillingness to face reality got us to where we are today, falling apart, falling behind. The country that used to have the finest infrastructure in the

world was recently rated 17th, and we are falling further behind.

The gas tax hasn't been increased since 1993, and it has lost nearly 40 percent of its purchasing power. We can't pay for transportation in 2015 with 1993 dollars, but it is interesting that action has taken place on a number of different levels. Over a dozen Senators have been talking about raising the gas tax. Some of my Republican colleagues in the House have agreed that raising the gas tax is the right thing to do.

When I introduced House Resolution 680 in February that would phase in a 3-year, 15-cent gas tax increase, I was joined by the U.S. Chamber of Commerce, the AFL-CIO, truckers, AAA, transit, local government, contractors, and bicyclists—it is the broadest coalition you will see on any major issue—all saying to Congress, Stand up and do the right thing. A gas tax increase is the only solution that is dedicated, sustainable for the long term, and big enough to do the job.

Mr. Speaker, it is interesting that, while Congress continues to dither, people at the State level are taking action in anticipation that the Federal partnership will be there. Two years ago, I was told it was impractical; it would never fly politically.

Well, what we have seen in the last 2 years, that 13 States—including 7 Republican States—have raised the gas tax. Of the State legislators that voted to increase the gas tax, 98 percent of them were reelected—I would note, a better percentage than the Senate Democrats running for reelection in the last election.

With the support of Congress, this broad coalition, we can actually step up, revitalize the economy. We can strengthen communities. We can put hundreds of thousands of Americans to work at family wage jobs in every State in the Union.

Mr. Speaker, in 1982, Ronald Reagan gave his Thanksgiving Day address, where he pointed out that the gas tax hadn't been raised in over 20 years. He pointed out needs for critical maintenance and construction. He pointed out that raising the gas tax would create hundreds of thousands of family wage jobs. Ronald Reagan called on Congress to come back and more than double the gas tax. Ronald Reagan and Speaker Tip O'Neill and Congress did just that, and America was the better for it.

There is no reason that this Congress cannot demonstrate the foresight and courage of President Reagan and the Congress over 30 years ago and show the fortitude that has been shown in States around the country who are betting that we are going to be there working with them.

I sincerely hope that my colleagues listen to the hundreds of men and women on Capitol Hill telling this story from the perspective of unions, local government, and business. The needs are there. Congress needs to act. The public deserves no less.

TAX FAIRNESS AND TAX EQUITY

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Tennessee (Mrs. BLACKBURN) for 5 minutes.

Mrs. BLACKBURN. Mr. Speaker, I appreciate the recognition and the opportunity to revise and extend my remarks and to address the body of the House.

Mr. Speaker, as my colleagues all know, this is the week that the American people will strike that check to the Internal Revenue Service to pay their taxes. Now, what has ended up happening through the years, as this tax that came on our books about 100 years ago and was to be a 1 percent temporary tax, has grown and grown and grown, and it continues to eat a greater share of our incomes.

I hear from constituents every single day—every single day—about the unfairness and the overreach of the IRS. They are so fed up with this because what they observe is government continues to grow and the bureaucracy continues to grow, and what happens? It just takes away bits and pieces of our freedom every time that bureaucracy expands.

That is the reason that this week we in the House have set aside time to make certain that we are addressing those concerns that we hear from our constituents. This is a week where we are going to talk about tax fairness, tax equity, and also about overreach, which comes from a government that refuses to live within its means and continues to take more out of the pockets of hard-working taxpayers who are fighting and working so hard to live within their means. I think there basically is something immoral about taxpayers working so hard to live within their means and sending money to a government that refuses to live within its means.

Now, there are some things that we can do to address this issue and things that we ought to be doing, and we are. One is to look at a permanent repeal of the death tax. I am so pleased that Chairman RYAN and Chairman BRADY are bringing these bills forward.

The other that I want to talk specifically about for a few minutes is H.R. 622. This is a bill that I am the lead cosponsor on with Congressman KEVIN BRADY and one that is very important to my State of Tennessee, just as it is to the other States—Texas, Florida, Washington State, Nevada—that don't have a State income tax but that choose to fund their government off of other taxes, sales tax. What this legislation does is to make permanent the ability of citizens, taxpayers in those States to deduct their sales tax, their State and local sales tax from their Federal income tax filing.

Now, this is an issue Congressman BRADY and I have been working on since 2003, and that year we were successful in having the ability to deduct that sales tax restored to your State income tax, your Federal income tax

filing. That is why you now have lines 5a and 5b on those forms.

This is the reason that I became so interested in this issue. When I was a State senator in Tennessee, I led not a 4-day or 4-week or 4-month, but a 4-year battle against implementation of a State income tax in my State—4 full years. It was quite a fight. The people of the State of Tennessee worked with me to make certain that we would remain State income tax-free.

Now, of course, they wanted that State income tax to pay for a health care plan. It had been the test case for HillaryCare. It was known as TennCare. That program of government-run health care exceeded the expectations of its budget by not 100 percent; it quadrupled in cost over a 5-year period of time. So Tennesseans learned in 2000, 2001, and 2002 the message and the lesson of what a State income tax would do, how it would take more money out of their pocket.

As I came to Congress in 2003, one of the very first things we did was to put attention on restoring this deductibility. It is an important bill. I congratulate Congressman BRADY, Chairman BRADY for his work on it. I thank him for his partnership on the issue. I encourage my colleagues to vote for H.R. 622.

WEAR RED TO REMEMBER

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from New York (Mrs. CAROLYN B. MALONEY) for 5 minutes.

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I rise today to ask for a moment of remembrance for the girls of Nigeria. I believe, and people all around the world believe, that we can and should do more to bring our girls home, the girls who have already suffered so much.

Late on the evening of April 14, in the northeast corner of Nigeria, young girls were attending a government-sponsored secondary school when they heard gunshots. Soon after, they saw men on motorbikes entering the school compound. The men told them that they were policemen, but they were lying. The men gathered all the girls together, some 276 of them. They were mostly Christian girls between the ages of 16 and 18. Then more men came, fighters, and the one guard ran away. The men began shouting, and the girls realized that they were captured by Boko Haram.

As most know by now, Boko Haram is a homegrown Islamist insurgency. Roughly translated, their name means, "Western education is forbidden." In the eyes of the men, the girls had committed a grave sin of seeking an education. According to a report by Human Rights Watch, the birthplace of Boko Haram is Borno State in northeastern Nigeria, a place of great poverty. Estimates by Human Rights Watch suggest that more than 7,000 civilians have died at their hands, and

the fatalities are just part of the horror.

To the anguish of the girls' families, some meet a fate even worse than death. Women and girls abducted by Boko Haram are forced to marry insurgent fighters, converted to Islam, and endure beatings and psychological abuse, forced labor, and rape in captivity, and the terror will last a lifetime. The terror group has now abducted more than 500 young women and girls since 2009.

Back in Nigeria that night, some of the terrified girls were forced into a truck and taken away. Others marched into the jungle. That night and the coming months a handful of them—57 of them—escaped, and reports are that some of them have died.

Now, after nearly a year of inaction, the Nigerian Army along with forces from Chad, Niger, and Cameroon have mounted an offensive against the terrorists and have retaken territory, but still the Nigerian Army says they have no clue where the girls are.

As I speak, there are over 200 frightened, abused, and desperate girls somewhere in the jungle hoping against hope that they are not forgotten. Today, April 14, marks 1 year since the girls were taken, 1 year in captivity, 1 year in terror.

Though I am glad to see that Nigeria's immediate neighbors have begun providing assistance, I believe it is time for us to call on all African leaders to do more, to come together, to provide resources, to provide manpower to unite and fight against Boko Haram. We here in America have a role to play. I encourage everyone to do whatever they can, small or large, to bring our girls home and to keep the pressure up.

Consider for a moment how thousands of terrorists who comprise ISIS and Boko Haram have had such success in recruiting people from distant lands to pledge their lives to their murderous cause by using social media platforms. Well, we are the people who created social media, and we are the billions. Can we not do better than them, pursuing a cause of mercy, not murder? Let us, the billions, overwhelm their hate with our hope. Let's defeat their violence with our vision of a better world.

I hope you will consider that you will do one small thing to help. Consider joining one of the global schoolgirl marches taking place across the world on this day. Tweet out your call to bring our girls home. Post something on Facebook, or you can join me in the purple and red ribbon campaign of remembrance. Tonight the Empire State Building in New York City will light up in red and purple in remembrance of the girls. Purple is the color of violence against women, red of bring back our girls. There will be a march from the United Nations to the Empire State Building to thank them for remembering.

Let each of us find some way that we can help to bring these girls home. If we don't, the violence will continue. If

you don't stand up and fight back, they will continue abducting, murdering, raping, and killing young girls.

I call upon everyone to do what they can—particularly, the African leaders—to stand up and fight back against Boko Haram.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 45 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Dear God, we give You thanks for giving us another day.

Bless abundantly the Members of this people's House. During this season of new growth, may Your redemptive power help them to see new ways to productive service, fresh approaches to understanding each other, especially those across the aisle, and renewed commitment to solving the problems facing our Nation.

May they and may we all be transformed by Your Grace and better reflect the sense of wonder, even joy, at the opportunities to serve that are ever before us.

May all that is done this day be for Your greater honor and glory.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Ohio (Mr. CHABOT) come forward and lead the House in the Pledge of Allegiance.

Mr. CHABOT led the Pledge of Allegiance as follows:

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

ELECTING MEMBERS TO CERTAIN STANDING COMMITTEES OF THE HOUSE OF REPRESENTATIVES

Ms. FOXX. Mr. Speaker, by direction of the House Republican Conference, I

send to the desk a privileged resolution and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 199

Resolved, That the following named Members be, and are hereby, elected to the following standing committees of the House of Representatives:

COMMITTEE ON HOMELAND SECURITY: Mr. Meehan, to rank immediately after Mr. Marino.

COMMITTEE ON RULES: Mr. Byrne and Mr. Newhouse.

Ms. FOXX (during the reading). Mr. Speaker, I ask unanimous consent that the resolution be considered as read.

The SPEAKER pro tempore (Mr. HARDY). Is there objection to the request of the gentlewoman from North Carolina?

There was no objection.

The resolution was agreed to.

A motion to reconsider was laid on the table.

COMMUNICATION FROM DISTRICT OFFICE MANAGER OF THE OFFICE OF THE 18TH CONGRESSIONAL DISTRICT OF ILLINOIS

The SPEAKER pro tempore laid before the House the following communication from the District Office Manager of the Office of the 18th Congressional District of Illinois:

CONGRESS OF THE UNITED STATES,
Washington, DC, April 8, 2015.

Hon. JOHN A. BOEHNER,
Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: This is to notify you formally pursuant to rule VIII of the Rules of the House of Representatives that I have been served with a grand jury subpoena for testimony issued by the United States District Court for the Central District of Illinois.

I have determined that compliance with the subpoena is consistent with the privileges and rights of the House.

Sincerely,

BRYAN RUDOLPH,
District Office Manager.

COMMUNICATION FROM STAFF MEMBER OF THE OFFICE OF THE 18TH CONGRESSIONAL DISTRICT OF ILLINOIS

The SPEAKER pro tempore laid before the House the following communication from a Staff Member of the Office of the 18th Congressional District of Illinois:

MARCH 31, 2015.

Hon. JOHN A. BOEHNER,
Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: This is to notify you formally, pursuant to rule VIII of the Rules of the House of Representatives, that I have been served with a grand jury subpoena for testimony, issued by the U.S. District Court for the Central District of Illinois.

After consultation with counsel, I will make the determinations required by rule VIII.

Sincerely,

SARAH ROGERS.

COMMUNICATION FROM STAFF MEMBER OF THE OFFICE OF THE 18TH CONGRESSIONAL DISTRICT OF ILLINOIS

The SPEAKER pro tempore laid before the House the following communication from a Staff Member of the Office of the 18th Congressional District of Illinois:

MARCH 31, 2015.

Hon. JOHN A. BOEHNER,
Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: This is to notify you formally, pursuant to rule VIII of the Rules of the House of Representatives, that I have been served with a grand jury subpoena for testimony, issued by the U.S. District Court for the Central District of Illinois.

After consultation with counsel, I will make the determinations required by rule VIII.

Sincerely,

DAYNE LAHOOD.

COMMUNICATION FROM STAFF MEMBER OF THE OFFICE OF THE 18TH CONGRESSIONAL DISTRICT OF ILLINOIS

The SPEAKER pro tempore laid before the House the following communication from a Staff Member of the Office of the 18th Congressional District of Illinois:

MARCH 31, 2015.

Hon. JOHN A. BOEHNER,
Speaker, House of Representatives,
Washington, DC.

DEAR MR. SPEAKER: This is to notify you formally, pursuant to rule VIII of the Rules of the House of Representatives, that I have been served with a grand jury subpoena for testimony, issued by the U.S. District Court for the Central District of Illinois.

After consultation with counsel, I will make the determinations required by rule VIII.

Sincerely,

MARK ROMAN.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

CONGRESS DESERVES VOTE ON IRAN DEAL

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, the President has put at risk the safety of American families and of America's allies, especially Israel and Arab nations, by entering into a meaningless framework with an untruthful regime.

Senator Joe Lieberman, in a recent op-ed in *The Wall Street Journal*, reminds President Obama that the sanctions he is conceding were put in place by a bipartisan coalition in Congress. The article by the former Democrat Senator explains to us of a powerful

time in history when leaders of both parties worked together to ratify arms control agreements in Congress during the cold war. We did not neglect our constitutional principles then in the face of World War III, nor should we now for an agreement that will allow Iran to have nuclear weapons in the future.

Our Founding Fathers were purposefully unclear on the powers of foreign policy in order to prevent one person from ruling without restraint. President Obama should submit his agreement with Iran for congressional approval. I appreciate the bipartisan efforts of Senator BOB CORKER and Senator BOB MENENDEZ.

In conclusion, God bless our troops, and may the President, by his actions, never forget September the 11th in the global war on terrorism.

EQUAL PAY DAY

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

Mr. HIGGINS. Mr. Speaker, today, on Equal Pay Day, we call attention to the fact that American women who work full time are paid only 78 percent of what men earn. For women of color, the discrepancy is worse.

This pay gap will cost a 25-year-old woman \$34,000 over the next 5 years. Over her career, she will lose \$431,000 relative to men. Women make up nearly half of the American workforce. Underpaying half of our workers hurts women, hurts families, and hurts the economy. In New York, we have the smallest pay gap among the States, but women in New York still earn only 86 cents for every dollar a man is paid. We can do much better.

When President Kennedy signed the Equal Pay Act, which requires equal pay for equal work, women's pay was 59 percent of men's. We have made progress, but time has exposed loopholes that hinder the law.

I call on the House to pass Congresswoman DELAURO's Paycheck Fairness Act, which would close these loopholes and bring us closer to pay equity. Let's act now to make equal pay for equal work a reality.

COMMEMORATING PRESIDENT LINCOLN'S DEATH

(Mr. MOOLENAAR asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MOOLENAAR. Mr. Speaker, this week marks the 150th anniversary of the tragic day an assassin's bullet took President Abraham Lincoln's life.

There is no greater challenge than leading a nation through an armed conflict against itself, one that divides families and longtime friends.

When responding to criticism of his efforts to save the Union, President Lincoln said, "If the end brings me out all right, what is said against me won't

amount to anything. If the end brings me out wrong, 10 angels swearing I was right would make no difference.”

History has vindicated President Lincoln, and now, as War Secretary Edwin Stanton said, he “belongs to the ages.”

Through solemn, humble, and steadfast leadership, he guided our Nation through the crisis—the horrific period of conflict between Fort Sumter and Appomattox. Sustained by faith, he stood on principle to preserve our country, to correct a nation’s moral failing, and to lead a government of, by, and for the people ever closer toward a more perfect Union.

President Lincoln gave his life—his last full measure of devotion—for our country, and he will forever be remembered for his heroic work to preserve our United States of America.

EQUAL PAY DAY

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

Mr. KILDEE. Mr. Speaker, today is Equal Pay Day, which is the day that symbolizes, more than 3 months into the year, that women’s wages have finally caught up to what men were paid last year.

Women deserve equal pay for equal work. It is outrageous that in 2015 a woman is still paid less for the same job that a man does. Pay discrimination is wrong. It hurts millions of hard-working families, and it hinders the growth of our economy.

That is why I and many of my colleagues have reintroduced the Paycheck Fairness Act—to ensure that women earn the same pay as men for doing the same work, to ensure that our wives, our sisters, our daughters, our granddaughters are treated fairly in the workplace for doing the same job that the man sitting right next to them does.

Our country should be building an economy that works for everyone so that women and their families can save, buy a home, send their kids to college, and save for retirement. Equal pay for equal work should not ever be a partisan issue. It is my hope, Mr. Speaker, that we will allow a vote on the floor of the House of Representatives for this very important legislation.

IN MEMORY OF LAUREN HILL

(Mr. CHABOT asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CHABOT. Mr. Speaker, it is with a heavy heart that I come to the floor to speak today.

Last Friday, Lauren Hill, a basketball player at Mount St. Joseph University in Cincinnati, succumbed in her battle with DIPG, a rare form of inoperable brain cancer.

Following her tragic diagnosis, Lauren became an inspiration to an

awful lot of people. After miraculously and courageously playing in her first college basketball game last November, she dedicated her remaining days to combating this dreadful disease, raising more than \$1 million for pediatric cancer research.

While we are obviously saddened by the news of Lauren’s passing, I would prefer to focus on just how blessed we have been to witness Lauren’s courage and her resiliency and her grace in the face of insurmountable odds. She has touched and inspired our community and, in fact, our Nation.

Mr. Speaker, I am also deeply grateful to Lauren’s family for their willingness to share her story with the rest of us. Our thoughts and our prayers are with them as they grieve the loss of such a remarkable young woman.

ASPEN INSTITUTE PRIZE FOR COMMUNITY COLLEGE EXCELLENCE

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

Mr. KILMER. Mr. Speaker, I rise today to congratulate Olympic College for being named a top 10 finalist for the Aspen Institute Prize for Community College Excellence.

Olympic College has earned a reputation as a place that opens doors to opportunity. Whether creating opportunities for future healthcare practitioners, leading a world-class apprenticeship program with the Puget Sound Naval Shipyard, or the multitude of other great programs it provides, OC prepares folks for success in school and in life.

This recognition from the Aspen Institute is a testament to OC’s president, David Mitchell; to the college’s talented faculty and staff; and, importantly, to the students. It is also evidence of the incredible partnerships OC has developed with local employers, with 4-year universities, and with the community.

The record of success is astonishing. Get this: OC has the highest graduation rate of any community college in the State of Washington as 90 percent of students who enter a trades program at OC complete it, and 100 percent are placed in jobs.

I am proud to represent some amazing community colleges, including OC, that have been proven successful in getting people ready to take that next step, whether that is starting a 4-year degree or finding a quality job. I extend to them my congratulations.

FAIRNESS TO VETERANS ACT

(Mr. FITZPATRICK asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. FITZPATRICK. Mr. Speaker, as Congress begins to take up the critical and long overdue discussion of long-term infrastructure investment, it is

important that we utilize one of our greatest resources—our Nation’s veterans.

Right now, there are over 380,000 veteran-owned construction firms across the United States, including thousands in my home State of Pennsylvania. These veteran-owned businesses are primed to play a vital role in the rebuilding of our Nation’s roads and bridges. However, right now, when it comes to Federal transportation contracts, we are failing to recognize their full potential.

That is why I have introduced the bipartisan Fairness to Veterans Act in an effort to level the playing field by providing veterans access to existing preferences. Fairness to veterans is a simple idea that says, if any group is going to get special treatment from our government, it should be those who have served in our Armed Forces.

I am proud to have the support of veterans advocacy organizations like the American Legion, local veterans groups, and a bipartisan band of lawmakers in advancing this legislation. I encourage each one of my colleagues to join us as a cosponsor and ensure that we are fighting for and are fair to our Nation’s veterans.

□ 1215

THE NATION’S INFRASTRUCTURE NEEDS REPAIR

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

Mr. DEFAZIO. Mr. Speaker, 45 days from today, temporary funding for the surface transportation trust fund expires. Despite the fact that we have 140,000 bridges that need repair or replacement, 40 percent of the road surface needs substantial investment, and a \$70 billion backlog in our mass transit systems for a state of good repair, the support drops to zero in 45 days. We need an unimaginable amount of money to fund that for the next 5 years. We need \$120 billion.

Where could we find \$120 billion? Well, tomorrow the Republicans are going to repeal the remains of the estate tax. That is that two one-hundredths of 1 percent of estates that are worth more than \$10 million, under the Republican plan, will pay no taxes when they leave that money to their kids—no taxes. It costs \$270 billion to give that tax relief to two one-hundredths of 1 percent of the families in this country.

How about we spend that money rebuilding the Nation’s infrastructure, put hundreds of thousands of people to work, benefit all of America with better roads, with safe bridges, with transit systems that don’t kill people because of their state of bad repair? Even the wealthy might benefit from that, although they don’t use the system because they fly above it in their helicopters and they don’t notice from the backseat of their limousines.

ENJOY SOME GOOD EXERCISE FOR A GREAT CAUSE

(Ms. ROS-LEHTINEN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ROS-LEHTINEN. Mr. Speaker, I rise to bring attention to a wonderful event taking place this Sunday, April 19, in south Florida, the 15th annual Miami Walk Now for Autism Speaks. According to the CDC, over 3 million individuals in our great country are impacted by an autism spectrum disorder. There have been dramatic scientific advances in our understanding of autism over just the past 5 years, but we must ensure that progress toward effective treatment and a cure continues.

The Miami Walk along with others taking place across our wonderful country will raise vital funds to help support important research and family services—research and services. I urge everyone to get out of the house, enjoy some good exercise for a great cause in sunny south Florida this weekend, and participate in the Miami Walk Now for Autism Speaks.

JOIN ME IN SUPPORTING THE EQUALITY FOR ALL RESOLUTION

(Mr. CARSON of Indiana asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CARSON of Indiana. Mr. Speaker, I rise today to draw attention to the Equality for All resolution, which declares that gay, lesbian, and transgendered people should be protected from discrimination under the law.

Earlier this month, Mr. Speaker, I watched as my State, the great Hoosier State of Indiana, enacted the Religious Freedom and Restoration Act, giving businesses the right to refuse service based on sexual orientation and gender identity.

Over the last few weeks, Mr. Speaker, I have heard from businesses, religious organizations, community leaders, and countless concerned citizens. It is clear, Mr. Speaker, that the vast majority of Americans oppose this kind of discrimination; yet in 2015, it is still legal in over 30 States to discriminate in the workplace, to refuse to sell or rent a home or to turn someone away from your business just because they are gay, lesbian, bisexual, or transgender, Mr. Speaker.

As elected representatives, we have responsibility to show America that we are better than this. I encourage all of my colleagues to join us in supporting the Equality for All resolution.

VOTERS WANT MORE DEPORTATIONS

(Mr. SMITH of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. SMITH of Texas. Mr. Speaker, a recent public opinion poll shows that the American people repudiate President Obama's immigration policies. The new Rasmussen Reports national survey found that 62 percent believe the Federal Government is not doing enough to deport illegal immigrants, up 10 points from a year ago. This is the American people's response to the President's executive amnesty orders.

Furthermore, over half feel that illegal immigrants with children born in the U.S. should not be exempt from being sent home. Also, 54 percent think that a child of an illegal immigrant parent should not automatically become a citizen, and an overwhelming 83 percent do not feel illegal immigrants should get government services.

The American people know that illegal immigration is not in America's best interest.

WOMEN NEED EQUAL PAY

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

Mrs. CAPPS. Mr. Speaker, I rise today because across the United States women continue to earn less than men for an equal day's work. In fact, women, on average, make 78 cents for every dollar earned by men. For African American and Latina women, those numbers drop even lower. Even nurses, my profession, who many thought were immune to the pay gap, experience this gender discrepancy, often resulting in men who are nurses being paid thousands of dollars more a year than women.

This disparity has real consequences. A woman's economic health has a ripple effect on her family and on our local economies. That is why I am proud to be an original cosponsor of the Paycheck Fairness Act. This critical bill would strengthen the 52-year-old Equal Pay Act by closing loopholes and ensuring that women are paid equal wages for equal work.

Today, on Equal Pay Day, I urge our House leadership to bring the Paycheck Fairness Act to the floor for a vote because we know that when women succeed, America succeeds.

PARKINSON'S AWARENESS MONTH

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

Mr. BILIRAKIS. Mr. Speaker, I rise today to recognize Parkinson's Awareness Month.

People close to me have been impacted by Parkinson's disease. For me, it is personal. I am proud to serve as a cochair of the Parkinson's Caucus. It is just another way that I can get involved.

Sadly, there is no cure for Parkinson's disease. Treatment is available, but it is often costly or marginally effective. This is not acceptable, as far as I am concerned.

People tell me, Just increase funding at NIH. In the early 2000s, we did; we doubled the budget at NIH, but we didn't double the cures. In addition to adequate funding, we need to think critically about structural changes in our healthcare system. We need to rethink what we are doing and how we are doing it. The 21st Century Cures initiative is giving us an opportunity to find new cures and treatments for people living with rare and chronic conditions like Parkinson's disease.

EQUAL PAY DAY

(Ms. FRANKEL of Florida asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. FRANKEL of Florida. Mr. Speaker, today is Equal Pay Day, which marks how far into the following year a woman must work, on average, to earn as much as a man earned the previous year.

Mr. Speaker, in our great Nation of opportunity, no woman should be making less than her male colleagues for doing similar work, yet in our country women still earn, on average, 78 cents for each dollar earned by a man doing a comparable job.

Discrimination hurts the pocketbook as well as the heart. Equal pay isn't just about fairness. It is about mothers putting food on the table for their children and saving for their own retirement security. That is why Congress must act now, to bring the Paycheck Fairness Act to the floor for a vote and give the victims of gender bias in the workplace the tools they need to seek justice.

MAKE A RIPPLE, CHANGE THE WORLD

(Mr. YODER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. YODER. Mr. Speaker, I rise today to honor the memory of three people who were victims of a horrific shooting that took place in Overland Park, Kansas, 1 year ago.

On April 13, 2014, the lives of Reat Underwood, William Corporon, and Terri Lamanno were tragically cut short as a self-described anti-Semite opened fire at the Jewish Community Center and Village Shalom retirement community in Overland Park, killing all three victims. But rather than divide our community, this hate-filled act of unspeakable violence has turned into love, faith, and kindness to one another and has caused a groundswell of unity to show that Kansas is a State where people of all religions can call home.

One hero from that day was Mindy Corporon. Mindy lost both her father and her son on the same day. Mindy has been a symbol for courage, as she has turned her loss and pain into kindness and understanding in our community.

Mr. Speaker, now 1 year later Mindy, this week, is helping lead a program entitled SevenDays: Make a Ripple, Change the World. It is a week full of events to encourage every citizen to be a force for goodness and kindness and unity in our community and in the world; and in doing so, it is a reminder that each of us can make a ripple and help change the world.

REMEMBERING IRVING SMOLENS

(Ms. CLARK of Massachusetts asked and was given permission to address the House for 1 minute.)

Ms. CLARK of Massachusetts. Mr. Speaker, I rise to recognize Irving Smolens: a soldier, a father, a husband, an American hero. And I am very proud to call him my friend.

Irving Smolens was a World War II veteran who survived D-Day, where he served with the U.S. Army 4th Infantry Division. He came home just short of his 21st birthday in 1945 to a country he loved deeply, and he helped build a community in Melrose, Massachusetts.

Irving took his experiences from the darkest moments of our past and advocated for a better, more peaceful world. Up until he left us on Saturday at the age of 90, you could still catch up with Irving at the Melrose schools, where he would recount stories of the Allied invasion in World War II for hundreds of middle schoolers at our assemblies, and he taught thousands in our classrooms.

He recently became a chevalier with the French Legion of Honor, and he was a regular at Democratic events and campaigns. He served as president of the Temple Beth Shalom in Melrose, and he was an avid jazz enthusiast and sports fan. He watched every one of the 19 innings of last week's Red Sox-Yankees game.

He was quick to pen a letter to the Boston Globe and recently took to blogging in his late eighties and to social media. Not only did he comment on politics, but he helped reconnect veterans' families with their fathers' histories.

This past fall, 70 years after Irving stepped onto the beaches of Normandy to fight the Nazis, he returned. This time he would be met by both the American President and the French President in recognition of his valor and patriotism. He was seen by a journalist, who said after the President had delivered a long speech, he was stopped by an old soldier who gave him a piece of his mind. When the journalist caught up with Irving and asked what he had to say to President Obama, Irving replied: "I thanked him for keeping us out of war."

Our thoughts and prayers are with Irving and his family, especially his wife, Edith, and daughter, Karen. We are so proud to have known him and for his service.

□ 1230

HONORING RACHAEL BEVILL

(Mr. GUINTA asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. GUINTA. Mr. Speaker, I rise today to honor an incredible young Granite Stater who had the distinct honor of being chosen to represent New Hampshire in the Cherry Blossom Princess Program.

Rachael Beville, a senior at George Washington University in Washington, D.C., and a resident of Merrimack, New Hampshire, embodies all the qualities of a great leader.

As a student at Merrimack High School, Rachael served as class secretary and a member of her student council. Rachael also excels and competes at a State and nationwide level for public speaking and writing, placing third in both the VFW's Americanism essay contest and the Voice of Democracy speech competition.

Currently, Rachael is studying biomedical engineering. Inspired by two of her siblings who have autism, Rachael aims to design nanotechnology and regenerative medicine to make the lives of future generations with similar challenges much easier.

It is ambitious, bright, and altruistic young people like Rachael that provide such great hope for our Nation's future. I congratulate her.

ONE-YEAR ANNIVERSARY OF ABDUCTION OF CHIBOK SCHOOLGIRLS BY BOKO HARAM

(Ms. WILSON of Florida asked and was given permission to address the House for 1 minute.)

Ms. WILSON of Florida. Mr. Speaker, today marks 1 year since the abduction of the Chibok schoolgirls in Nigeria—1 year, 365 days, nonstop—by Boko Haram.

UNICEF is reporting that 800,000 children have been forced to flee Boko Haram's campaign of violence in Nigeria. Their Missing Childhoods reports that most of the girls remain in captivity, scores more of their peers have since gone missing, and the number of children who are displaced is staggering. The one bright spot is many of the girls have escaped, and 10 of them are in Virginia.

When I went to Nigeria and met with those girls, I said: What can we do to help you?

They said: We want to go to school.

As a school principal, that made me proud because education is the key to all of the Nation's ills; and, in spite of their trials and tribulations, they still wanted to go to school.

Boko Haram means Western education is sin, so we must support our girls and lift them up and let them know that we love them.

Boko Haram has reached out to ISIS, and ISIS has responded. A marriage between Boko Haram and ISIS is a marriage made in hell.

Tweet, tweet, tweet #bringbackourgirls. Tweet, tweet, tweet #followrepwilson. Tweet, tweet all day long.

ADVISORY COUNCILS

(Mr. ROUZER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ROUZER. Mr. Speaker, it is important we regularly meet with constituents in order to have a variety of viewpoints and experience to draw upon as we work towards the betterment of our country.

This past district work period, we held advisory council meetings with interested citizens from across North Carolina's Seventh Congressional District. These advisory councils represent different sectors within our community throughout the district, including ag, small business, veterans and defense, law enforcement, homeland security, health care, and education.

There was one theme that continually emerged during these meetings, and the message was clear: we must reduce the burdens of an overly intrusive Federal Government while making improvements in those areas where government has a legitimate and constitutional responsibility, such as our transportation and infrastructure needs.

I look forward to working with these distinguished men and women who have agreed to serve on our advisory councils. Their insights into issues that affect our district, our State, and our Nation are invaluable; and I thank them for their desire and willingness to serve in this capacity.

PROVIDING FOR CONSIDERATION OF H.R. 650, PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015, PROVIDING FOR CONSIDERATION OF H.R. 685, MORTGAGE CHOICE ACT OF 2015, AND PROVIDING FOR ADOPTION OF S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

Mr. SESSIONS. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 189 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 189

Resolved, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on

Financial Services; and (2) one motion to recommit.

SEC. 2. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; and (2) one motion to recommit.

SEC. 3. The House hereby (1) takes from the Speaker's table the concurrent resolution (S. Con. Res. 11) setting forth the congressional budget for the United States Government for fiscal year 2016 and setting forth the appropriate budgetary levels for fiscal years 2017 through 2025; (2) adopts an amendment in the nature of a substitute consisting of the text of House Concurrent Resolution 27, as adopted by the House; and (3) adopts such concurrent resolution, as amended.

The SPEAKER pro tempore. 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 the gentleman from Massachusetts (Mr. MCGOVERN), my friend, 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 have 5 legislative days 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. Mr. Speaker, I rise today in support of a rule and the underlying bills that make it easier for hard-working families to purchase a home.

I would like to be perfectly clear from the outset. These bills are about increasing access to affordable housing. They are about helping middle class men and women in our country gain a little bit better footing to help them along their American Dream, and that is why we are here today.

What we are trying to do is get the government out of the way so that more Americans can purchase the homes of their choice. These bills are about achieving the American Dream of owning your own home. That brings us closer to why we are here today. We are here to help families who want to own their own home and to live the American Dream.

The administration's Big Government regulations have made it harder for American families to own a home, so we are here to empower them, instead of rules and regulations by Washington bureaucrats.

The ball of red tape coming out of Washington grows daily, and day by

day, it spreads beyond the housing market. It ties the hands of families who want to own their own home, as well as the hands of business that want to hire new employees and investors that want to fund the next new big idea to make America stronger and better and to build jobs.

Modest, reasonable regulation does have its place; overregulation does not. Overregulation stifles economic growth. It gets in the way and makes it harder for families to pull themselves not only out of poverty, but it keeps them from gaining the footing to get into the middle class. Ultimately, unreasonable regulation destroys a shot that people have at the American Dream.

The problem with overregulation is that it is everywhere. This administration enjoys and relishes the opportunity to inflict themselves on every part of the American economy because they believe Washington knows best. Well, we just can't live this way and have people have their say and whack at the American Dream, also.

Unfortunately, overregulation is like the weeds in the backyard; they have to be removed. One by one, that is how you gain accomplishment. That is what happened yesterday when the chairman of the Financial Services Committee, Chairman JEB HENSARLING from Dallas, Texas, brought some reasonable opportunities to the Rules Committee for us to consider.

What are we doing here today? We are removing just a few of the regulatory weeds that were promulgated by the Consumer Financial Protection Bureau, or CFPB. These mortgages that we are talking about have rules that make it harder for low- and moderate-income Americans to qualify for a mortgage—harder.

They negatively impact consumers and community banks who offer the majority of these loans to middle class Americans, and it makes them outside of the ability that people have to get them because of the high cost of regulation.

These costs are passed on to consumers who, once again, are victims to an overzealous regulatory regime who stated that they were there to help the consumer in the first place.

Mr. Speaker, we are here today because we have a bipartisan piece of legislation that has gained over the last few years more people who understand the issues—not only those in the Financial Services Committee, but across Congress—and we are here today because of what is a good bill to remove a few weeds from the garden one at a time. Chairman HENSARLING has given us that chance today.

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

Mr. MCGOVERN. Mr. Speaker, I want to thank the distinguished chairman of the Rules Committee, Mr. SESSIONS, for 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, 2 weeks ago, before we left for our district work period, this House worked in a responsible and bipartisan way to permanently fix the sustainable growth rate formula.

Unfortunately, we return to the floor this week with legislation intended to further undermine the Dodd-Frank financial reform law and give huge tax breaks to the wealthiest Americans by repealing the estate tax without even finding an offset, thereby increasing our deficit.

What we should be doing today, Mr. Speaker, is considering legislation to strengthen financial protection for consumers, create jobs, and ensure the continuation of our economic recovery; or, in honor of Equal Pay Day, we should debate and vote on the Paycheck Fairness Act to ensure that women get paid for equal work.

A full-time working woman still earns significantly less than what a man earns for comparable work. It turns out that women earn nearly 25 cents less than a man for doing the same work. Achieving equal pay for women should be the top of our priority list, but, unfortunately, this Republican majority has denied us a vote on this critical issue.

Today, instead, we will consider two pieces of legislation under a closed process to roll back important Dodd-Frank consumer protections.

H.R. 650, the Preserving Access to Manufactured Housing Act, strips from manufactured homeowners critical protections enacted by Congress as part of the Dodd-Frank financial reform law.

Manufactured homes are an important affordable housing option for many low- and moderate-income families, especially families living in rural areas. It is critical that these homeowners are able to have access to the same consumer protections afforded to consumers with traditional mortgages.

H.R. 685, the Mortgage Choice Act, would allow mortgages with higher fees to improperly qualify for the qualified mortgage standards established by the Consumer Financial Protection Bureau. By removing affiliated title insurance fees from the 3 percent cap established by the CFPB, creditors could be incentivized to direct borrowers to expensive affiliates.

Passage of this legislation could ultimately drive up the cost of mortgages, limit competition in the marketplace, and undo borrower protections.

□ 1245

A coalition of civil rights organizations, including the Center for Responsible Lending, the Leadership Conference on Civil and Human Rights, the NAACP, and I could go on and on and on, has urged the House to reject these bills, as they "could trigger the return of predatory lending, irresponsible underwriting, excessive fees, and the lax

regulatory environment that sparked the housing crisis.’

Now, Mr. Speaker, I know that my friends in the majority don't like the Dodd-Frank financial reform law. They have made countless attempts to overturn the commonsense provisions contained in the law that protect consumers and work to prevent another financial crisis.

But I don't think anybody in this House should want to set the stage for another financial crisis, and I have serious concerns about the process being used by the majority to repeal Dodd-Frank.

My friend, the ranking member on the Financial Services Committee, MAXINE WATERS, has worked in good faith with the majority on legislation to make technical corrections to Dodd-Frank and other bipartisan updates. In fact, just yesterday, this House passed several pieces of legislation from the Financial Services Committee with overwhelming support from both sides of the aisle.

But the two bills that we are considering today fall far short of that goal. Mr. Speaker, after the passage of a clean Homeland Security bill and the SGR fix, I had hoped that bipartisan cooperation in legislating would be contagious. I was wrong.

Today, the Republicans are back to their old ways of bringing up “my way or the highway bills” that will be brought to the floor under a closed rule and then vetoed by the President.

I urge my colleagues to defeat this rule and the underlying legislation.

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

Mr. SESSIONS. Mr. Speaker, the gentleman is going to have just his opportunity today because I am sure we are going to vote on this.

I would like to advise the gentleman that I have no speakers. We spent a couple of hours yesterday in the Rules Committee fully debating this, understanding this bipartisan bill, and so I want to advise the gentleman that I will allow him to use the time. I would like to ask if he has any speakers.

Mr. MCGOVERN. I do.

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

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

In honor of Equal Pay Day, if we defeat the previous question, which I will ask Members to vote “no” on, we will offer an amendment to the rule that will allow the House to consider the Paycheck Fairness Act.

In this day and age, it is an outrage that women in the United States still make less compared to men for the same work. This bill will help close that pay gap, empower women, and ensure that they get the respect and the compensation that they deserve.

When we talk about paycheck fairness, Mr. Speaker, we also should remember that this is not just a women's issue; it is a family issue. Families increasingly rely on women's wages to

make ends meet, and with less take-home pay, women have less for the everyday needs of their families, from groceries to rent to child care to doctors' visits.

This is discrimination that exists in the United States of America, and we in this Chamber have an opportunity to end it.

We cannot get the Republicans in this House to allow us to have an up-or-down, clean vote on this, so this is the only means available to us. At least have a debate on the Paycheck Fairness Act.

Mr. Speaker, I yield 3 minutes to the gentlewoman from Massachusetts (Ms. CLARK).

Ms. CLARK of Massachusetts. Mr. Speaker, I thank my colleague from Massachusetts.

Congress often talks about strengthening the middle class and growing our economy. For many years now, we have had an opportunity to pass a commonsense bill that will actually help us do just that. It was the very first bill that I cosponsored.

The Paycheck Fairness Act ensures equal pay for equal work and will help us end wage discrimination for half of our workforce.

Recent reports tell us that, given current trends, pay equity between women and men will not be achieved until 2058. We shouldn't have to wait until our children are ready to retire before women are finally paid what they are worth.

Women are losing hundreds of thousands of dollars over their lifetime due to wage discrimination. And for women of color, it is an even worse situation. African American women, on average, earn only 64 cents, and Latinas, on average, earn only 56 cents for every dollar earned by White men.

When women aren't paid what they are worth, that means less money for their families, less money for child care, less money for gas and groceries, and less money to help them prepare for the future.

When wage discrimination persists, women and their families are less able to contribute to the economy, and that hurts all of us. Ending wage discrimination for our workforce is just commonsense. That is why today, on Equal Pay Day, I urge my colleagues to recommit to restoring the middle class and growing our economy by supporting the Paycheck Fairness Act.

Mr. SESSIONS. Mr. Speaker, I hope the gentlewoman recognizes she needs to be talking to the White House probably most of all. During the last few years, every time this issue comes up, we refer to White House pay and equity among women who work at the White House, compared to their colleagues, and so this might just be one of those bills that the White House would veto because they could follow what they choose but maybe they wouldn't want this to be the law, or maybe they would want this to be the law so they could correct what they do at the

White House for equal pay for equal work, women among their colleagues.

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

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

I don't think we have any other speakers here.

Mr. Speaker, I ask unanimous consent to insert the text of the amendment that I would like to offer in the RECORD, along with extraneous materials, immediately prior to the vote on the previous question.

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

There was no objection.

Mr. MCGOVERN. Again, I will remind my colleagues that if we could defeat the previous question, we will bring up the Paycheck Fairness Act. It has been somewhat of a puzzlement to me that it has been so difficult, in this Republican-controlled House, to bring up legislation that would outlaw and end discrimination against women, and that is what this is.

When a woman is working at the same job a man is and getting paid less for that same work, that is discrimination, and there is no way around that fact. And we have the opportunity, in this House, and in the Senate, to end it.

But yet we can't get this bill to the floor for the kind of up-or-down, clean vote that we have been looking for for now quite a long time.

As I mentioned, Mr. Speaker, this is not just a women's issue; it is a family issue. We are all talking about how this economy is not recovering as fast as we would like it to. We all like to talk about how we wish that people would earn a little bit more in their paychecks.

Well, here is one way to do it. Make sure women get paid what they deserve, what they have earned. This should not be a controversial issue. This should not be something that requires that we can't get a vote on the floor.

So we are now kind of relying on this procedural motion, by defeating the previous question, to try to at least get a debate on this and to try to get at least some people on record as saying we ought to have an up-or-down vote on this.

As far as the underlying bill is concerned, Mr. Speaker, the underlying bill that we are considering here today, again, I would urge my colleagues to vote “no” on this rule because it is a closed rule, and they are two bills that would undermine the Dodd-Frank financial reform legislation.

Let me remind my colleagues why we have the Dodd-Frank legislation to begin with, and that is because we saw what the excesses of some in the financial industry had done. Our economy almost was ruined because of those excesses, and consumer rights were routinely trampled on.

So we passed, in my opinion, a moderate and sensible kind of check on

some of these financial institutions—that is the Dodd-Frank legislation. My colleagues on the other side of the aisle, and again, it is a puzzlement to me, have spent almost every waking moment that they have trying to undo that, trying to take away protections for consumers, trying to take away protections for small businesses, for homeowners. It doesn't make any sense. It doesn't make any sense at all.

So, Mr. Speaker, again I would urge my colleagues to vote “no” on the previous question, and I would urge them to vote “no” on this closed rule.

Again, just to make this point crystal clear, the Equal Pay Act that we are talking about is nothing more than an attempt to end what continues to be a discriminatory practice in the United States. Nobody should be defending a practice that allows women to get paid less than men for doing the same job. That is discrimination, pure and simple, and we ought to bring that to an end.

So I would urge my colleagues to vote “no” on the previous question and “no” on the rule.

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

Mr. SESSIONS. Mr. Speaker, I want to thank the gentleman from Massachusetts. He had to sit through the long hearing yesterday, and it was a most interesting one.

I yield myself such time as I may consume.

I want to point out that the Rules Committee asked Members and their offices to submit any ideas and amendments regarding this bill, and none were submitted. That is why we have a closed rule. That is why H.R. 685, the Mortgage Choice Act, and H.R. 650, Preserving Access to Manufactured Housing Act, are both under a closed rule because we tried to make it available to as many Members as chose, and no one took us up on it.

Mr. Speaker, we are here because we have two Members who have worked hard in committee, they have worked hard over the last few years as new, young members of this Republican majority, BILL HUIZENGA from Michigan and STEPHEN FINCHER from Tennessee, who worked very diligently inside the Financial Services Committee over the years and have brought these bills back to us.

This is not their first appearance. We now have a Senate, however, that we believe will take up these bills.

Republicans are committed to reducing the regulatory burden that makes it harder for families to get homes. In this case, it may be manufactured housing, it may be directly aimed at the middle class. It may help people a lot. The answer is, yes, it does. And that is why we are doing this.

We are taking our time today because the middle class of this country deserves a right for us to pay attention to them. And community banks, small banks back home that people walk into, see the same people, day after

day, year after year, who live in these communities, community bankers are there to help grow not only the middle class but also rural America and the areas that oftentimes are in agriculture areas, perhaps in the areas where there is a lot of energy exploration.

People choose to have their own roof over their own head and need a chance to get a loan, need a chance to take care of their families.

So, look, we are willing to keep working out and reaching out to Democrats. This is a bipartisan bill, and we are willing to do whatever it takes so that individuals and families can help realize this American Dream.

Mr. MCGOVERN. Will the gentleman yield?

Mr. SESSIONS. I yield to the gentleman from Massachusetts.

Mr. MCGOVERN. I wonder if the gentleman would be kind enough to allow me to reclaim the balance of my time because I had yielded back, and two of our speakers have just shown up.

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

Mr. MCGOVERN. Mr. Speaker, I ask unanimous consent to reclaim the balance of the time I yielded back.

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

There was no objection.

Mr. MCGOVERN. Mr. Speaker, I yield 3 minutes to the gentleman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Mr. Speaker, I rise to ask Members to defeat the previous question so that the gentleman from Massachusetts (Mr. MCGOVERN) can offer an amendment for the House to immediately consider the Paycheck Fairness Act.

Three weeks ago, I reintroduced the Paycheck Fairness Act. My bill would finish the job started by the Equal Pay Act some 50 years ago. It would end pay secrecy across the board. It would require employers to prove that pay disparities are not based on gender, and passing the bill would give teeth to a very, very simple principle: men and women in the same job deserve the same pay.

The Paycheck Fairness Act has passed the House twice already, with bipartisan support I might add. It has come just two votes shy of passing in the other body.

President Obama has called on us to pass it. More crucially still, the American people know the importance of paycheck fairness.

In October, a Gallup poll asked Americans to identify the top issue facing women in the workplace. Equal pay was, by far, the most common response among men as well as women.

All across the country today, working families are in trouble. Their wages are stagnant. They are in jobs that just don't pay them enough to be able to pay their bills. They are struggling to heat their homes and to feed their children.

Equal pay is a crucial part of the solution to this problem, since women are more than half of the workforce. Two-thirds of us are breadwinners for our families. Lower pay for women means less gas in the car, less food on the table, less money in the college fund, and less spending to support our economy.

Today is yet another Equal Pay Day. What Equal Pay Day means is that it has taken 104 days for the average woman's earnings to catch up with what the average man made last year. That is exactly 104 days too long.

Fifty-two years since the Equal Pay Act became law, a woman still only makes 78 cents, on average, for every dollar earned by a man. The gap has barely changed in over a decade.

For women of color the disparities are wider still. Their Equal Pay Day will not arrive until May or June.

Even in nursing, a profession that is more than 90 percent female, a study last month showed that men earned \$5,100 more per year, on average, than women when controlling for education, experience, and other factors.

Clearly, we must do more to close the gender pay gap. President Obama and the Department of Labor have shown the way by taking action to protect women who work for Federal contractors. It is now time that we in the Congress act to extend real, enforceable pay equity protection to all women.

Equal pay for equal work is the right thing to do. It is the smart thing to do. It, in fact, would reflect what today's economy is all about with women being in the workplace overwhelmingly. It is time to make it a reality for all Americans, and I ask my colleagues to defeat the previous question.

I thank the gentleman from Massachusetts.

□ 1300

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

Mr. MCGOVERN. Mr. Speaker, I yield 2 minutes to the gentleman from Colorado (Mr. POLIS), my distinguished colleague on the Rules Committee.

Mr. POLIS. I thank both the gentleman from Texas as well as the gentleman from Massachusetts for the time.

Mr. Speaker, I rise in support of Equal Pay Day.

Today, April 14, marks the day in which women's earnings from January 2014 have reached men's earnings in 2014 alone.

In one of the wealthiest, most progressive countries in the world, women still find themselves 3½ months behind men in wage disbursement. That means that for every dollar earned by men in the United States, only 78 cents are earned by women. For a woman working full time over the span of her career, that means a total loss of \$430,000, nearly \$500,000. Non-White, disabled, and LGBT women fare even worse, with some making as little as 56 cents to every dollar earned by men in comparable positions.

I am proud to join my colleagues today in recognition of the fact that this disparity is not only antiquated, but economically regressive and morally indefensible.

It has been proven time and time again that increasing pay for women has a direct and immediate impact on improving our economy and the health of American families. Fairly compensating women is not only the right thing to do, but it would increase consumer demand, create jobs, and raise the GDP.

Today, on Lilly Ledbetter's birthday, it is time for Congress to act to enable women to support America's children and families and end this crippling drag on our Nation's economic prosperity and moral stain on our country. It is time we play our part in ending the gender gap.

Mr. SESSIONS. Mr. Speaker, I am delighted that the gentleman was able to have these two additional bright speakers, including the gentleman from the Rules Committee, Mr. POLIS. So things worked out very well.

I want to thank my dear friend from Massachusetts (Mr. MCGOVERN) who asked for this, and I believe that I have responded in-kind.

I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, let me, first of all, thank the chairman of the Rules Committee for his courtesy and generosity in allowing two of my colleagues who feel very strongly about these issues to have an opportunity to speak. I am very, very grateful. So, as a reward, I am not going to say anything else other than to urge my colleagues to vote "no" on the previous question and vote "no" on the rule.

I yield back the balance of my time.

Mr. SESSIONS. Mr. Speaker, once again, the relationship that the gentleman and I share is very good. We spend hours a week with each other, and we know that occasionally we have different speakers come, and I am delighted that I was able to give him that opportunity.

Mr. Speaker, as I began closing a minute ago, let's take a step in the right direction right now, right here today. Let's take these two bills that came directly from the gentleman from Tennessee (Mr. FINCHER) and the gentleman from Michigan (Mr. HUIZENGA) at the urging of the Financial Services Committee. I believe this is the right thing to do on, I believe, an overwhelmingly bipartisan basis of that committee.

I urge my colleagues to support this rule and the underlying bill.

The material previously referred to by Mr. MCGOVERN is as follows:

AN AMENDMENT TO H. RES. 189 OFFERED BY MR. MCGOVERN OF MASSACHUSETTS

At the end of the resolution, add the following new sections:

SEC. 4. Immediately upon adoption of this resolution the Speaker shall, 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. 1619) to amend the

Fair Labor Standards Act of 1938 to provide more effective remedies to victims of discrimination in the payment of wages on the basis of sex, and for other purposes. 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 Education and the Workforce. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. 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. 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. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the bill.

SEC. 5. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 1619.

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308-311), describes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry, asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition."

The Republican majority may say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: "Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule. . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the pre-

vious question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: "Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon."

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

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

The SPEAKER pro tempore. The question is on ordering the previous question.

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 9 of rule XX, the Chair will reduce to 5 minutes the minimum time for any electronic vote on the question of adoption.

The vote was taken by electronic device, and there were—yeas 239, nays 183, not voting 9, as follows:

[Roll No. 148]
YEAS—239

Abraham	Conaway	Graves (LA)
Aderholt	Cook	Graves (MO)
Allen	Costello (PA)	Griffith
Amash	Cramer	Grothman
Amodei	Crawford	Guinta
Babin	Crenshaw	Guthrie
Barletta	Culberson	Hardy
Barr	Curbelo (FL)	Harper
Barton	Davis, Rodney	Harris
Benishek	Denham	Hartzler
Bilirakis	Dent	Heck (NV)
Bishop (MI)	DesJarlais	Hensarling
Bishop (UT)	Diaz-Balart	Herrera Beutler
Black	Dold	Hice, Jody B.
Blackburn	Duffy	Hill
Blum	Duncan (SC)	Holding
Bost	Duncan (TN)	Hudson
Boustany	Ellmers (NC)	Huelskamp
Brady (TX)	Emmer (MN)	Huizenga (MI)
Brat	Farenthold	Hultgren
Bridenstine	Fincher	Hunter
Brooks (AL)	Fitzpatrick	Hurd (TX)
Brooks (IN)	Fleischmann	Hurt (VA)
Buchanan	Fleming	Issa
Buck	Flores	Jenkins (KS)
Bucshon	Forbes	Jenkins (WV)
Burgess	Fortenberry	Johnson (OH)
Byrne	Fox	Johnson, Sam
Calvert	Franks (AZ)	Jolly
Carter (GA)	Frelinghuysen	Jones
Carter (TX)	Garrett	Jordan
Chabot	Gibbs	Joyce
Chaffetz	Gibson	Katko
Clawson (FL)	Gohmert	Kelly (PA)
Coffman	Goodlatte	King (IA)
Cole	Gosar	King (NY)
Collins (GA)	Gowdy	Kinzinger (IL)
Collins (NY)	Granger	Kline
Comstock	Graves (GA)	Knight

NOT VOTING—9

Bass	Huizenga (MI)	Ryan (WI)
Ellison	Roybal-Allard	Smith (WA)
Hanna	Ruiz	Whitfield

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1353

Mr. JEFFRIES changed his vote from “aye” to “no.”

Mrs. COMSTOCK, Ms. MCSALLY, and Mr. KATKO changed their vote from “no” to “aye.”

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. RYAN of Wisconsin. Mr. Speaker, during the course of the week, I was absent for legislative business; had I been present, I would have cast the following votes: rollcall 145—H.R. 1259—On Motion to Suspend the Rules and Pass—“yes,” rollcall 146—H.R. 1265—On Motion to Suspend the Rules and Pass—“yes,” rollcall 147—H.R. 1480—On Motion to Suspend the Rules and Pass—“yes,” rollcall 148—H. Res. 189—On Ordering the Previous Question—“yes,” rollcall 149—H. Res. 189—On Agreeing to the Resolution—“yes.”

Ms. ROYBAL-ALLARD. Mr. Speaker, I was unavoidably detained and was not present for two roll call votes on Tuesday, April 14, 2015. Had I been present, I would have voted in this manner: rollcall Vote No. 148—Motion on Ordering the Previous Question on the Rule—“no,” rollcall Vote No. 149—On Agreeing to the Resolution—“no.”

The SPEAKER pro tempore. Pursuant to House Resolution 189, Senate Concurrent Resolution 11, as amended, is considered as adopted.

APPOINTMENT OF CONFEREES ON S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

Mr. TOM PRICE of Georgia. Mr. Speaker, pursuant to clause 1 of rule XXII, and at the direction of the Committee on the Budget, I offer a motion.

The SPEAKER pro tempore. The Clerk will report the motion.

The Clerk read as follows:

Mr. Price of Georgia moves that the House take from the Speaker’s table Senate Concurrent Resolution 11, with the House amendment thereto, insist on the House amendment, and request a conference with the Senate thereon.

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

Mr. TOM PRICE of Georgia. Mr. Speaker, I yield myself such time as I may consume.

I will remind my colleagues that, the week before we left for our Easter break, the House passed a budget in this Chamber and that the Senate passed a budget as well, and this motion does something very simple. It simply says that we will work to com-

bine the best features of those two resolutions: to restrain the size and the scope of government, to reduce spending, and to balance the budget without raising taxes.

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

The previous question was ordered.

The SPEAKER pro tempore (Mr. POE of Texas). The question is on the motion offered by the gentleman from Georgia (Mr. TOM PRICE).

The motion was agreed to.

A motion to reconsider was laid on the table.

MOTION TO INSTRUCT OFFERED BY MR. VAN HOLLEN

Mr. VAN HOLLEN. Mr. Speaker, I have a motion to instruct at the desk. The SPEAKER pro tempore. The Clerk will report the motion.

The Clerk read as follows:

Mr. Van Hollen moves that the managers on the part of the House at the conference on the disagreeing votes of the two Houses on the resolution S. Con. Res. 11 be instructed—

(1) to recede from its disagreement with the Senate with respect to section 363 of S. Con. Res. 11 (relating to the requirement for earned paid sick time to address the health needs of workers and their families); and

(2) to recede from subsection (c)(3) of section 808 of the House Amendment (relating to changing the current Medicare program, and replacing it with premium support payments).

The SPEAKER pro tempore. Pursuant to clause 7 of rule XXII, the gentleman from Maryland (Mr. VAN HOLLEN) and the gentleman from Georgia (Mr. TOM PRICE) each will control 30 minutes.

The Chair recognizes the gentleman from Maryland.

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

The House has passed a budget. It is a budget that is wrong for America. It does not reflect our country’s priorities, and it does not reflect our values. What it says to the American people is work harder and take home less. That is the House budget. We also have the Senate budget. The Senate budget is also wrong for America. The Senate budget also says to the American people work harder and take home less. That is the message.

When you have got a House budget that is wrong for America and a Senate budget that is wrong for America, both which say to the country “work harder and take home less,” the midpoint between the two—or any point between the two—is also wrong for America and also says to the American people work harder and take home less.

Now, why do I say that both the House and the Senate budgets say “work harder and take home less”?

It is because, amazingly, they both actually increase the tax burden on working families. How? They actually phase out the increase in the child tax credit, which helps working families. They phase out the increase, or get rid of the increase, in the earned income

tax credit. They entirely get rid of the higher education deduction. These are deductions that families use to help make college more affordable. They get rid of the Affordable Care Act tax credits, which help millions of Americans afford health insurance. They are squeezing hard-working, middle class families.

At the same time, the House budget calls for a big tax cut for folks at the very high end of the income scale—for millionaires. If you look at the Romney-Ryan tax plan, which this budget green-lights—sort of paves the way for—it would call for a one-third cut in the top tax rate. That is a huge windfall for the wealthiest in the country in the same budget that is increasing the tax burden on working families.

What else do the Republican budgets do?

They disinvest in America. They slash way below the lowest historical levels in recorded history the amount that we invest in the categories of the budget that help our kids’ educations—early education, K–12, special education. They devastate that part of the budget that is used to invest in innovation and in scientific research, things that have helped power our economy.

□ 1400

Their budget assumes that the transportation trust fund will run dry in a few months. That is not accounted for within their budget numbers.

So that is what the Republican budgets do, both the House budget and the Senate budget. There is no way to remedy those problems in conference because any point between those two is bad for America.

The only way to remedy it would be if we were able to instruct the conferees to adopt the House Democratic budget proposal that we put forward a few weeks ago which actually provides additional tax relief to working families. It significantly increases the child and dependent care tax credit, so if you are a working family and want to make sure your child is in quality health care, you are going to get a little bit more tax relief; or if you have an elderly loved one at home that you want to make sure has quality care, you get a little more tax relief. If you are a two-worker family, we scale back the marriage penalty. So the Democratic budget actually provides more tax relief for working Americans while the Republican budget provides tax increases to working families.

The Democratic budget also invests in our future—in our kids’ education, in scientific research, in transportation—by closing a lot of the tax breaks in the Code that actually encourage American companies to move jobs and capital overseas. We get rid of those loopholes and say let’s invest the money here in America. That is what the Democratic budget does. The rules don’t permit us to instruct the conferees to do the right thing and adopt that alternative which does reflect the

values and priorities of people around the country.

There are two little things where the Senate budget is actually minusculely better than the House budget, but they are important things. They are important things that passed in the Senate with a large Democratic vote and some Republican Senators as well.

One is a provision to say let's provide a fund, let's provide room in the budget for earned paid sick leave so that moms and dads who have kids who are sick at home don't have to choose between forgoing their income and caring for their kid at home. They don't have to choose between worrying about making their rent payment or their mortgage payment or their grocery bill payment on time and making sure their kids are cared for when they are sick. That is part of the Senate budget. So we are asking our colleagues to instruct the conferees to at least adopt that one little glimmer of good news in the Senate budget.

The other difference relates to the House proposal to turn Medicare into a voucher program at the end of the budget window. What does that plan do? What it does is it shifts the risks of higher costs within the Medicare system onto the backs of seniors, and the Congressional Budget Office has shown that for those seniors who choose to remain in the traditional Medicare program, their premiums would go up significantly. That is what the House budget does. It voucherizes the Medicare program. The Senate budget does not. So we are asking our colleagues to accept the Senate version which is not good when it comes to Medicare generally, but at least on this one point is better than the House bill.

Mr. Speaker, that is our motion to instruct. I wish we could instruct the conferees to adopt the Democratic budget proposal which, as I said, says to working families: We hear you; we know you are working harder than ever; we know you feel like you are on a treadmill; we know a lot of you feel like you are falling behind; and we have a budget to help you.

The Republican budget doesn't do that. It doesn't help at all. But at least maybe, in these two little things, we can send a signal today that we understand that working families are struggling, and we want to make sure that we do something to help them.

I reserve the balance of my time.

Mr. TOM PRICE of Georgia. Mr. Speaker, I yield myself such time as I may consume.

Our friends on the other side of the aisle seem to be so stuck in their Washington ways that they can't, they just can't see or recognize a positive solution when one is presented. I remind my colleague on the other side of the aisle that we are mired in the worst recovery, economic recovery in the modern era—the worst economic recovery in the modern era—slowest. In fact, there are fewer people working right now, Mr. Speaker, than there were

when the recession began. That is what the other side has brought us. They want to double down on these policies. The American people clearly understand that there is a better way. There are positive solutions that we ought to be putting in place.

I want to talk specifically about the Medicare proposal because the distortion and mischaracterization of the positive patient-centered solution that we have put forward in the area of Medicare continues over and over and over from our friends on the other side, and it really doesn't contribute to the important work, the important conversation that we must have as a nation.

The fact of the matter, Mr. Speaker, is that, as you know and the American people know, the Medicare program is going broke. That is not Representative PRICE saying that. That is not me saying that. That is the Medicare actuaries, the folks who are charged with letting us know, as a nation, how the program is doing from a financial standpoint. What they say is that it is not doing very well, and it is getting worse and worse and worse. In fact, in 2030, the fact of the matter is that the program will not be able to provide the services that have been promised to seniors.

So the solution for our friends on the other side is what? Do nothing. Stick your head in the sand. Don't worry about that. Don't pay any attention to that man behind the curtain. Nothing. Under their plan, seniors in this country are destined to inherit, in a very short period of time, a Medicare program that doesn't provide the services promised.

I can tell you, Mr. Speaker, that as a formerly practicing physician, folks are concerned. I hear from my medical colleagues daily—literally, daily—the concerns that they have about our healthcare system, and especially about the Medicare program and about the challenges that exist because of governmental intervention and because of the rules and the regulations that are heaped upon more rules and more regulations to make it more difficult for them to even care for patients.

So what do we believe is the appropriate thing to do? We think we ought to save and strengthen and secure Medicare. That is the right solution. So in spite of the mischaracterization of our friends on the other side about the proposal that we put forward, it is, indeed, to save and strengthen and secure Medicare. The fact of the matter is seniors understand and appreciate that, and they desire us, as a body, to come together and solve that challenge, solve that challenge together. So I invite my friends to join us in working together for a positive solution.

Further, I do want to thank my colleague for bringing this motion to the floor today because this is an important debate that we are having. The debate is very fundamental. It is about how we are to build a stronger nation,

how we are to provide greater opportunity for all Americans.

What we believe is that we recognize that the economy is not moving as it should, that wages are stagnant, that the economy is underperforming. At the very least, our friends on the other side ought to admit that we can do better. So it is a bit troubling to see that the policies that they continue to champion look remarkably similar to the sorts of policies that have been tried and, frankly, failed over the past 6 years. While our Nation has piled up trillions of dollars of more debt, our economy hasn't grown as it should. In fact, this has been, as I mentioned, the worst recovery in the modern era, leaving millions of Americans still struggling simply to make ends meet.

Our budget is a balanced budget, Mr. Speaker. We adopted a plan that would grow our economy, that would empower individuals, that would empower families and job creators in our local communities, all the while holding Washington accountable and protecting our Nation. Our budget, as you will recall, Mr. Speaker, balances in less than 10 years, and it does so without raising taxes, in contrast to the budget of our friends on the other side of the aisle and the President's budget, I might add, that never, ever, ever gets to balance.

We reduce spending at the governmental level by \$5.5 trillion over a 10-year period of time, higher than any previous budget proposal. We call for a fairer and simpler Tax Code to promote job creation and a healthy economy. We repeal ObamaCare in its entirety, all of its taxes and regulations and its mandates so that we can put in place patient-centered health care, putting patients and families and doctors in charge of health care, not Washington, D.C., expanding the opportunity for access to quality, affordable health coverage. As I mentioned, we have a plan to save and strengthen and secure Medicare and Medicaid, things that are absolutely vital for the American people, and they understand that.

Our budget provides for a strong national defense, through robust funding of troop training and equipment and compensation. We promote innovation and flexibility in the area of Medicaid so that we can save that program, provide flexibility in the area of nutrition assistance and education and other programs. Our budget proposes to cut waste and eliminate redundancies and end the practice of Washington picking winners and losers in our economy, all the while calling for reforms to our Nation's regulatory system to improve transparency and effectiveness and efficiency and accountability.

Mr. Speaker, we have endorsed an optimistic vision, a vision for America's future by credibly—credibly—addressing our fiscal and economic challenges so that we can deliver real results for the American people. Since both the House and the Senate have passed our respective budgets, we must now work

together to iron out any differences that there may be between the two, and we need to come to an agreement for a unified fiscal year 2016 budget.

This conference committee is the next vital step in the days to come, and we will sit down and discuss how to advance these positive solutions in order to secure more economic growth and opportunity, hold Washington accountable, promote patient-centered health care, and ensure a strong national defense. We look forward to working with the Senate and the House Conference Committee and follow that with passage in this Congress of a unified budget to balance the budget in this Nation in less than 10 years.

I reserve the balance of my time.

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

I would remind my colleague that when President Obama was sworn in, we were losing 780,000 jobs per month—per month. We were in a nosedive. It took a little while to climb out of that deep valley, but we have now had 61 consecutive months of positive job growth—12.1 million jobs, longest streak in history. So job growth is coming back. We have got a ways to go, no doubt about it. We need to do even better. That is why I don't understand a Republican budget that the Congressional Budget Office tells us will slow down economic growth in the next couple years. That is what the nonpartisan budget pros tell us: it will slow down economic growth. Our Republican colleagues say we don't have enough, and yet they have got a budget that the Congressional Budget Office says the next couple of years are going to slow it down just as we are continuing to grow at record levels.

They also have a budget, as I indicated, that says to people who are out there working hard: You are going to get squeezed even harder on your take-home pay. You are working harder than ever, but you know what? We are going to actually increase the tax burden on working families.

Now, let me say a little thing about this Medicare voucher plan. The way to reduce our healthcare costs is to move toward a system that rewards the delivery of value rather than volume in our healthcare system. And in fact, one of the great untold success stories we know over the last couple years has been because we have begun to move in that direction; we have saved trillions of dollars, over a trillion dollars, without sacrificing quality of care.

The problem with the Medicare voucher plan is it doesn't improve health care by changing the incentives to move toward more value and more quality rather than quantity and volume; it actually saves Medicare money by shifting the risk of higher costs onto seniors. In fact, the Congressional Budget Office says that under their plan, those who choose to stay in the fee-for-service system would pay 50 percent more in terms of premiums. So

that is the real-world impact of that proposal.

Now, what are the priorities of our Republican colleagues? We keep hearing that this is a balanced budget. It just isn't so. This is a phony argument. This budget says it is repealing the Affordable Care Act, and yet it only claims balance because of the revenues generated from the Affordable Care Act they claim to repeal. That would make Enron accountants blush.

What else? This Thursday in this House we are scheduled to vote on a proposal to get rid of the estate tax on estates for couples of over \$10 million—\$10 million. That is about 5,500 people a year. A cruise ship fits more people than that.

□ 1415

Here is what it does. For all of the estates in the country, let's just be clear what the Republican budget looks out for and what the bill they are bringing to the floor this week looks out for.

Blue, the 99.85 percent, are the estates that already are not impacted at all. The bill they are bringing to the floor of the House this week is for that teeny little sliver of red, .15 percent of estates.

That is what the Republican budget is all about, and that is what they are looking out for in a budget that cuts our kids' education funding, cuts our investment in scientific research, and increases the tax burden on working families. That is what this is all about.

Guess what, this estate tax cut for estates of couples over \$10 million is not factored into the Republican budget. That loses \$268 billion in revenue over the next 10 years. That is not accounted for in the budget they are talking about today.

Two days from today, they are going to bring to the floor a bill that busts their own budget. That is pretty amazing, and the claim that it balances is just a phony claim.

Finally, while it is providing those big tax breaks to estates of over \$10 million, it doesn't close a single tax loophole for the purpose of reducing the deficit—not one, not for corporate jets, not for hedge fund managers, not one tax loophole closed, when they claim they want to reduce the deficit.

When you dig a little deeper, Mr. Speaker, this Republican budget is wrong for the country. It is great for folks who have already climbed that ladder. Most people who climb the ladder want to keep that ladder there, so more people can climb up, but this is a budget where people who climbed it just yanked the ladder up and said: We're on the top. Forget about the rest.

Mr. Speaker, I am very pleased to yield 3 minutes to the gentlewoman from Wisconsin (Ms. MOORE), one of the people who will be designated as one of my fellow conferees.

Ms. MOORE. Mr. Speaker, I could just sit down and say I agree with everything that the gentleman has said,

but I want to add my voice to this debate and rise to support the Democratic motion to instruct conferees.

As Mr. VAN HOLLEN has said, there are provisions in the Senate version that are very, very worthy of our adopting. There is the reserve fund on paid sick leave, and it also rejects the House provision on Medicare premium support, the vouchers.

I have been a member of this Budget Committee for over 5 years, and I can tell you that, while I have an appetite for leftovers, this has just been warmed over too many times. This budget is just another variation of the same themes that we have seen in the past several years.

What is this thing? The majority party has recommitted themselves to benefit the wealthiest 1 percent of Americans while balancing the budget on the backs of the poor.

Now, I know there are many people—unfortunately, on both sides of the aisle—who are not all that concerned about the poor. They figure that the poor have done this to themselves; but what has the middle class done to deserve being hollowed even more while we provide tax breaks for the wealthiest two-tenths of 1 percent?

What have hard-working men and women and cities and mayors all over this country done so that we just ignore infrastructure improvements, ignore devolving money to the States, all in the name of providing tax breaks for the richest of the rich?

Now, the commonsense approach would be to adopt our Democratic motion to instruct conferees, and it would be very much in league with the bipartisan actions we have seen over in the Senate. It has been historic, miraculous, to see 61 Senators—both Senators from my State, both parties—voting to establish a deficit neutral reserve fund to allow workers to earn paid sick leave. It is a filibuster-proof majority over there.

Paid sick leave is good for Americans, the 13 million working men and women who don't have paid sick leave when they need it. Millions are unable to take care of their sick kids, their parents, or their spouses because they can't afford to do it.

Workers have agonizing choices when their kids fall ill. Nearly a quarter of working adults have reported that they have lost or come close to losing their job, Mr. Speaker, for taking sick time.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. VAN HOLLEN. Mr. Speaker, I yield the gentlewoman an additional 1 minute.

Ms. MOORE. I will use it expeditiously.

I mean, 3½ days of pay loss is equivalent to a month of groceries. People can't afford to do it. It is not just good for people, it is good for our economy as well. People won't use the emergency room as much. There are 1.3 million emergency room visits every year

because we don't have sick leave. People won't come to work and pass communicable diseases with paid sick leave.

Again, the Medicare voucher is just a sham, Mr. Speaker. Senior citizens and people with disabilities rely on this for their health security. I guess the Republicans have said it time and again that they would like to see Medicare wither on the vine, and adopting the provisions in the House budget will in fact accomplish that.

I urge my colleagues to vote for the motion to instruct conferees.

Mr. TOM PRICE of Georgia. Mr. Speaker, I am pleased to yield 5 minutes to the gentleman from Georgia (Mr. WOODALL), a member of the Budget Committee and Rules Committee.

Mr. WOODALL. Mr. Speaker, I want to thank my chairman for yielding me the time.

I have a great deal of respect for the gentleman from Maryland. I am just categorically opposed to the motion to instruct, but it is good that we are down here doing motions to instruct. Because what we have an opportunity to do, Mr. Speaker, for the first time since I was elected to this body 4 years ago, is to send House Members and Senate Members together and actually establish a budget of the United States.

Mr. Speaker, I wasn't teasing. I was elected 4 years and 4 months ago, and this is the first time that we have been able to come together—and not just on a budget, but on a balanced budget—under the idea that it might be immoral to pay for our benefits today on the backs of our children yet to be born, that that might just be the wrong thing to do.

Mr. Speaker, in particular, in this motion to instruct, what troubles me is the attempt to do away with the Medicare premium support program that we have been working so hard to establish.

If anyone has a mom or dad who is on Medicare, if anybody is on Medicare themselves, they have experienced two things. They have experienced going into the doctor's office and questioning some provision of benefits, asking the question about whether or not this should be provided, whether or not this is the right cost, and they have had a physician say, they have had a hospital attendant say: What do you care? Medicare is going to pick that up.

You know it is true. Every single person has had that happen in their family, and the result of that is a Medicare Program that will not be there for us.

Mr. Speaker, I don't know if everybody across the country knows, but everybody in this Chamber knows that most American families pay more in Medicare and Social Security taxes than they do in income taxes. The highest tax burden on most American families is not the income tax; it is the tax we pay for the promise that Social Security and Medicare will be there for us when we need it the most.

There is only one budget we have got to vote on in this town that solves that

Medicare issue, that says: You know what, we know the program is going to go bankrupt, and we know there are no easy solutions, but we are going to make the tough decisions today. We are not going to put it off until tomorrow.

My friend from Maryland said he wished the rules were different so that we could just substitute the Democratic budget for the budget that was passed in this House. Of course, that budget raised taxes by \$2 trillion and did nothing to solve this problem—nothing to solve this problem.

The Medicare premium support system holds the promise of keeping the commitments that we have made to every single working American through the Medicare and Social Security Programs.

If you didn't want to take tough votes, don't run for Congress. If you didn't want to be in the solutions business, you just wanted to be in the blame business, don't run for Congress.

If you want to be in the business of restoring the faith of the folks who pay that heavy tax burden, that the promises we make today will be there for them tomorrow, there is but one budget on Capitol Hill that fills that need, and this House had the wisdom to pass it. This House had the wisdom to pass it, Mr. Speaker.

I am so proud that, when we had an opportunity to either kick the can down the road or make the tough decisions, we said, Not on our watch will we break more of these promises. It is all done by giving patients more choice. Imagine that radical idea: give patients choice in their medical decisions.

Folks love their Medicare, Mr. Speaker, but they don't love it as much as they love their Medicare Advantage. Have you seen those numbers? Folks love their Medicare Advantage. For the first time in Medicare history, we gave patients choice. It is the most popular program in Medicare.

For reasons unbeknownst to me, this administration has been trying to stomp the life out of that program since the day it was elected, but the program persists because the American people love it.

You want to talk about doubling down on something, Mr. Speaker; we are doubling down on patient choice. We are doubling down on the idea that, if you put Americans in charge of their own healthcare decisions, they will make better decisions than the government will on their behalf.

We cannot fail at this. We cannot fail. We owe America a balanced budget, and we owe America the confidence that the promises we made in exchange for the highest tax bill that they pay will be there for them when they retire.

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

My friend and colleague from Georgia mentioned tough choices. It is in-

teresting that the Republican budget chooses not to cut one corporate tax break for the purpose of reducing the deficit. Apparently, that is too touch of a choice for our Republican colleagues—not to close the corporate tax break, not to cut the tax break that benefits hedge fund managers.

They don't cut a single one of those tax breaks to help reduce our deficit, but they do want to increase the premiums on seniors who choose to stay in the traditional Medicare Program.

They may call it a choice, but for most Americans, if I say your premium is going to go up 50 percent, yeah, you can choose to have your premium go up, or you can go somewhere else.

That is not a heck of a real choice for most seniors who are struggling financially. Sure, it is a pay-to-stay plan, but you have got to pay a lot more in premiums, according to the Congressional Budget Office. It is not according to me; this is according to the non-partisan Congressional Budget Office.

The Democratic budget does make the decision to close some of those special interest tax breaks to help reduce the long-term deficit, so we don't have to increase the costs and risks to seniors on Medicare, so we don't have to increase the cost on student loans and start charging students interest while they are still in college. No, we don't do that.

□ 1430

They are right. We think those are the right decisions that we made not to increase the costs of student loans and not to increase the costs and risks to seniors on Medicare.

Yes, we choose to cut some of those special interest tax breaks instead. And we certainly don't think that we should be providing another big tax break to those estates in the country worth more than \$10 million.

Mr. Speaker, I am really pleased now to yield 3 minutes to the gentleman from Kentucky (Mr. YARMUTH), another person who is going to be designated a conferee, a member of the Budget Committee.

Mr. YARMUTH. Mr. Speaker, I thank my friend from Maryland for yielding.

I like to read the comic strip in the paper every day, "The Wizard of Id," and, to me, the budgets that we have seen coming out of the House and Senate are kind of like "The Wizard of Id" budgets. He cast a magic spell, he went "poof," and all of a sudden we have created a balanced budget that is going to solve all this Nation's problems in the next 10 years. I don't think there are many gullible people out there who actually believe that will be the case.

But we know some things for certain in this budget. We know that many, many important government investments are going to be cut beyond any reasonable limit, and to dangerous limits.

We know, for instance, that within a matter of months, the highway trust fund is going to run out of money. We

have \$2 trillion worth of unmet infrastructure needs currently on the drawing board. These two budgets cut funding to make up some of that incredibly necessary infrastructure work.

This budget slashes money for innovation, for research. The one greatest advantage this country has in the global economy is our innovative talent. This budget says we can wait for that. Not in this world that is moving 100 miles an hour. We can't wait for that. Every time we cut research we are setting back, again, our greatest advantage for years.

As my colleague from Maryland mentioned, education: devastating cuts to Head Start, K-12 education, the one thing that can guarantee a hard-working American family's children the opportunity to succeed and have a life that they dream about.

So I fully support our motion to instruct. I think we deal with two problems that clearly face us and face working families throughout our country: the ability to actually care for yourself if you are sick, or your family member, and not lose income, something virtually every industrialized nation has. We can do that.

When my friend from Georgia talked about making hard choices, this is an easy choice. Let's not worry about too many of the hard choices. Let's make the easy ones that can help.

We can do comprehensive immigration reform, which is contemplated in the Democratic budget. That not only helps reduce the deficit, it solves one of our most daunting national challenges. We could do that. That would be an easy choice.

But we do have hard choices to make. The Republicans want to voucherize the Medicare system. They say it creates choice. It also puts insurance companies back in charge of seniors' health care. I am not sure American seniors look forward to that scenario.

So we want to go in a different direction, again, providing sick leave so that people can take care of their families without losing their income, and also involving doing away with the Medicare voucher system.

We think that this will help make the budget a better budget. It is still a disastrous budget, but I urge that we accept the motion to instruct.

Mr. TOM PRICE of Georgia. Mr. Speaker, I am pleased to yield 3 minutes to the gentleman from California (Mr. McCLINTOCK), a wonderfully contributing member of the Budget Committee.

Mr. McCLINTOCK. Mr. Speaker, I was recently asked, What one issue keeps you up at night? I answered in an instant, Our government's debt: a debt that has doubled in just 8 years, a debt that now exceeds the size of our entire annual economy, a debt that is generating interest costs that are now eating us alive, roughly a quarter-trillion dollars a year just to rent the money that we have already spent.

The Congressional Budget Office warns us, in 10 years, interest costs

will exceed our entire defense spending if we continue down the road we are on.

Admiral Mullen wasn't just blowing smoke when he said that, in his professional military judgment, the greatest threat to our national security was our national debt, because before you can provide for the common defense and promote the general welfare, you have to be able to pay for it, and the ability of our country to do so is coming into grave doubt.

For 4 years, this House had passed budgets that put our Nation back on the path to fiscal solvency and began paying down this enormous debt that is sapping our prosperity and threatening our futures. For 4 years, the Senate simply refused to act and, as the gentleman from Georgia said, we just kicked the can down the road.

Well, last November's election changed that. Now the Senate has also passed a budget that balances in 10 years.

Now, for the first time in many years, we have the fleeting opportunity to invoke a conference process and put this Nation back on the road to solvency. Time is not our friend, and we don't have much of it left.

The conference committee must have full latitude to act on a budget that both Houses can agree to, and the Democratic motion would hamstring that conference.

My friend from Maryland, on behalf of the House Democrats, says this budget isn't right for America. Well, America needs to know that the Democratic budget never balances. It would continue our country down the road of debt and doubt and despair that we have been on during these long, cold years.

The gentleman from Maryland criticizes premium support to save Medicare. Well, Americans need to know that the Medicare trustees themselves are screaming this warning at us, that, without reform, Medicare will bankrupt within 15 years. That means if you are 50 years or younger, it won't be there for you.

When the Democrats say don't reform Medicare, what they mean is they are quite all right with that system collapsing on an entire generation of Americans.

Mr. Speaker, all that stands between this Nation and the road to solvency and recovery is the conference process that can produce a plan to balance the budget, and all that stands against that, an unfettered conference process, is this motion.

As I said, we don't have much time left.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. TOM PRICE of Georgia. I yield an additional 30 seconds to the gentleman.

Mr. McCLINTOCK. With my remaining time, let me suggest that, with the time our country has left, we do something worthy of our time here, that we balance our budget, redeem our debt, and save our country.

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

I would just make two points. The first, as I mentioned earlier, one of the great untold success stories of the Affordable Care Act reforms, as well as other reforms in the health care system in recent years, is that we have dramatically reduced the cost of health care on a per capita basis.

In other words, the increased costs per person of health care have been dramatically slowed down, according to the Congressional Budget Office, which has helped save Medicare and other health care programs over \$1 trillion. That is the right way to do it, by realigning the incentives so we are rewarding value in our Medicare system, not volume, as opposed to the Republican voucher plan, which saves money by shifting the risk onto seniors.

The other point—and we have talked about this over and over—it just ain't so that the Republican budget balances. Again, it requires the revenue from the Affordable Care Act, that amount of revenue, in order to balance, at the same time they say they are getting rid of it.

Two days from now, they are going to add over \$268 billion to the deficit by getting rid of the estate tax for estates over \$10 million. That is not accounted for in their budget. It puts their budget out of balance.

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

Mr. TOM PRICE of Georgia. Mr. Speaker, I am pleased to yield 3 minutes to the gentleman from South Carolina (Mr. SANFORD), another member of the Budget Committee.

Mr. SANFORD. Mr. Speaker, I thank the chairman. I would join in urging my colleagues to defeat this Democratic motion to instruct the conferees, and I do so very much tied to the working families that I talked to back home because working families back home believe in balancing the checkbook. They have to do it every day in their lives.

What they say to me is, Why in the world can't you guys do the same up in Washington, D.C.?

In that regard, if we were to go the other route—I mean, keep in mind, the President's budget proposed going from running structural \$500 billion a year deficits to \$1.1 trillion a year deficits. This is moving in the wrong direction if we go with the instructions.

I think that when I talk to working families back home, what they tell me is we have got to deal with problems as they come along. Doing nothing is not an option.

So when there is a hole in the roof, they are out there with tin or they are out there with shingles and they are, in fact, repairing the roof. When there is a problem with the septic tank, they are out there with a shovel, digging and trying to fix it.

In the same regard, I think what the committee and what the conference

have come up with with regard to looking at a way of saving Medicare could be very, very instructive. As has already been noted, within 15 years, the actuaries say that the Medicare fund will be out of money. Doing nothing is, indeed, not an option.

I think philosophically you have got to look at this and say, Did Medicare D work? It has worked. This is giving choice.

So, in essence, 50 million seniors get to decide the future of Medicare versus 15 unelected bureaucrats in Washington, D.C.

Finally, I would say, what is important about this, I think, from the standpoint of working families, what they tell me is that borrowing from Peter to pay for Paul never works. It doesn't work in their budgets at home; it shouldn't work in Washington, D.C.

Yet, with this proposal to come up with paid sick leave, a lot of people would love that, but it ought to be addressed at the State level. States run on balanced budget requirements. A number of States could come in with proposals to that effect, but if we do it here in Washington, D.C., at the very time when we are running structural \$500 billion deficits, it means that we are handing the bill off to the kids to pay for this. We are, indeed, borrowing from Peter to pay for Paul.

It is for those very reasons that I urge defeat of the Democratic motion to instruct.

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

Mr. TOM PRICE of Georgia. Mr. Speaker, how much time remains?

The SPEAKER pro tempore. The gentleman from Georgia has 12½ minutes remaining. The gentleman from Maryland has 5½ minutes remaining.

Mr. TOM PRICE of Georgia. Who has the right to close, Mr. Speaker?

The SPEAKER pro tempore. The gentleman from Maryland has the right to close.

Mr. TOM PRICE of Georgia. May I inquire as to whether or not the gentleman has any more speakers?

Mr. VAN HOLLEN. I do not. I am prepared to close.

Mr. TOM PRICE of Georgia. Mr. Speaker, I yield myself such time as I may consume.

I appreciate the comments that have been made by my colleagues to bring into focus the positive solutions that we have been working for with our budget. I reluctantly oppose the motion to instruct, as it compromises the ability of the conference committee to fashion the best possible solution.

I will say, Mr. Speaker, however, that the distortions that have been presented, I think they have gone past frustrating the American people. They anger the American people about the distortion of positions here in Washington. The American people are smarter than that.

Our side of the aisle, we are interested in making certain that we assist all Americans, every single American,

so that he or she has the greatest opportunity to realize the greatest amount of success in their own dreams, in their own lives, in the way that they deem to be most appropriate, not with Washington dictating to them what they must do.

□ 1445

I want to touch on a couple of very specific issues that have been mentioned by my friend from Maryland and others on the other side of the aisle.

Our balanced budget proposal gets to balance within a 10-year period of time. It does so without raising taxes, and it increases growth. Now, the growth is important, Mr. Speaker, and our friends mentioned it on the other side of the aisle, as if the policies that have been in place over the past 6 years had some magical solution that they increased growth in this country.

Well, the fact of the matter, Mr. Speaker, is that as we see it in this chart—this is from the Congressional Budget Office, the nonpartisan Congressional Budget Office, as my friend from Maryland says. These are the projections of growth that the Congressional Budget Office has had over the last 4 years.

Four years ago, 3.0 percent. The average, Mr. Speaker, as you all well know, is about 3.3 percent over the last 40 years, growth in this country. That is in the economy, growing every year, 3.3 percent on average. And the projection 4 years ago was that it would be 3 percent. Three years ago, it was down to 2.9 percent; 2 years ago, 2.5 percent; this year, 2.3 percent. This is lost jobs, lost opportunity, fewer dreams realized all because of the policies coming out of Washington, D.C., and our friends on the other side want to double down on those policies.

Our proposal, our budget that gets to balance—which our friends on the other side of the aisle and their budget never does; the President's budget never gets to balance; something that folks back home can't do. They can't do it in their personal lives. They can't do it in their businesses. Our budget gets to balance and increases growth—increases growth—because that is what we have got to do. We have got to increase growth in this economy so that more dreams can be realized, more jobs can be created, wages can be increased. The way you increase wages is to increase the vitality of the economy, not have Washington dictate it to people.

And then this tired old characterization of our proposal to save and strengthen and secure Medicare and the way that it is characterized is to voucherize it. Well, this is nonsense, Mr. Speaker, and the American people know it.

What we propose to do is to save Medicare, not allow it to die on the vine, which is what our friends on the other side of the aisle apparently want to do. Because when you read their policies, they don't do anything to address the insolvency of Medicare that

is coming in a very short period of time—not according to me, but according to the Medicare trustees—and what that means is that patients, seniors, won't be able to get provided the services that they have been promised. That is not the right thing to do, Mr. Speaker.

Our friends on the other side talk about all the tax loopholes, and goodness knows we have been for cutting tax loopholes and closing tax loopholes before closing tax loopholes was cool. We just can't get out and get folks to rally to the cause in a positive way from our friends on the other side of the aisle.

My friend from Maryland knows that the way that that is fashioned is in the Ways and Means Committee. It is not in the Budget Committee. The Budget Committee lays out the vision, lays out the plan, lays out the parameters that are able to be utilized. As my friend from Maryland knows, the Ways and Means Committee is actively working right now—actively working right now—on appropriate tax reform.

It was the tax reform proposal that was put forward by our side of the aisle last year that demonstrated our willingness and desire to close loopholes and to end special treatments through the Tax Code. We believe everybody ought to be treated equally in the Tax Code, not have Washington picking winners and losers, which is what our friends on the other side tend to desire.

Then again, this distorted notion about healthcare costs and where healthcare costs are going right now. Healthcare costs are down. That is right, Mr. Speaker. Who are they down for? They are down for the Federal Government. Who are they not down for? The American people. That is who they are not down for.

What we have done with the President's healthcare program is to shift huge costs—huge costs—to the American people. If you are an individual out there, you make \$30,000, \$40,000, \$50,000 right now, and the coverage that you are able to purchase right now—because ObamaCare has a deduction, has a deductible in your health plan of between \$6,000 and \$12,000, which countless Americans have right now. Let me suggest, Mr. Speaker, that you don't have health coverage because you can't afford the deductible. But that is the proposal that our friends on the other side of the aisle embrace. That is the one that they want to put forward.

And who are they harming? They are harming the American people, and the American people know it. They know there is a better solution. They know that there is a better way. There is a positive way, a patient-centered solution manner to be able to get health care back on track, and that is what we propose in the area of health care.

With that, Mr. Speaker, I think I have got one more speaker who is desirous of coming to the floor, so I will reserve the balance of my time.

Mr. VAN HOLLEN. Well, Mr. Speaker, I am going to continue to reserve the balance of my time.

Mr. TOM PRICE of Georgia. Let me inquire, once again, Mr. Speaker, if I may, of how much time remains on each side.

The SPEAKER pro tempore. The gentleman from Georgia has 6 minutes remaining. The gentleman from Maryland has 5 minutes remaining.

Mr. TOM PRICE of Georgia. Well, as I await one of our Members who is heading to the floor to share his concerns about the motion to instruct, let me just revisit, once again, the positive solutions that we have put forward in our budget.

This is a balanced budget for a stronger America. It is a budget that gets to balance within a 10-year period of time and does so without raising taxes. It recognizes that the American people have realized not the full glory of ObamaCare yet, but they have seen enough. And they recognize that it is harming not just their health care; it is harming the economy.

So we repeal all of ObamaCare—yes, all of it, taxes, regulations, mandates, all of it—and we do so, again, not just because it is harming the economy, but, as a formerly practicing physician, I can tell you it is harming the health care of the American people.

We eliminate the Independent Payment Advisory Board. Mr. Speaker, as you know, that is the 15-member panel that was prescribed for by the Affordable Care Act, by ObamaCare, that stipulates to physicians whether or not they are going to pay the doctor for services rendered to seniors not just before the fact of the care being provided, but after the fact, harming the ability of seniors to be able to access quality care in this country.

We provide for a strong national defense, the resources necessary for a strong national defense, and do so at a level above the President's level.

We secure our future in the area of Medicare and Medicaid and provide an idea for how we make certain that the Social Security disability trust fund does not go broke and moves forward in a positive way.

We restore the issue of Federalism, increasing choices and opportunity for the American people at the local level, whether it is in Medicaid or nutrition assistance or in the area of education or other programs.

And then finally, Mr. Speaker, we cut waste and corporate welfare and improve accountability. We do so by ending the practice of Washington picking winners and losers. We call for reform for the regulatory system so that we increase transparency and efficiency and effectiveness and accountability.

It is a positive solution, a positive solution that the American people have been crying out for. They have been crying out for not just solutions here, but leadership here in Washington.

My colleagues on our side of the aisle have talked about how enthusiastic

they are about the opportunity to have the Senate and the House come together, come together for a positive solution in the area of budget process and budget activity. So I am pleased that the gentleman from Maryland brought the motion to instruct forward. As I say, I reluctantly have to oppose it because I think it compromises and ties the hands of individuals within the conference committee.

I urge a "no" vote on the motion to instruct, and I yield back the balance of my time.

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

First of all, the Republican budget doesn't balance. You can't claim the revenues from the Affordable Care Act at the same time you claim to repeal the Affordable Care Act. You can't claim balance and then 2 days later bring to the floor of the House a bill that provides tax breaks to American estates over \$10 million that is not accounted for in the budget that you claim balanced. So it doesn't balance.

It actually does increase the tax burden on working families. How? Again, it gets rid of the increase in the child tax credit; it gets rid of the bump-up in the earned income tax credit; it eliminates the Affordable Care Act tax credits; and it eliminates the higher education deduction that helps families afford to send their kids to college. So, in fact, it is increasing the tax burden on working families.

Who is it not increasing the tax burden on? Folks at the very, very top.

The chairman of the committee talks about economic growth. We need economic growth. History has taught us that economic growth comes when you have a country where the hard work of Americans and increased worker productivity is translated into higher pay and benefits so they can go out and spend money on goods and services, and the economy and everybody can move forward together.

What we have got in this budget is the same old-same old. This is trickle-down economics all over again. This is based on the theory that has been disproven in the real world, that you grow the economy by cutting tax rates for millionaires. We tried that in the early 2000s. What happened? Surprise, surprise. The incomes of folks at the very top went up. Incomes of everybody else, flat. What else went up? Deficits went up.

The chairman says the Republican budget is a budget for all Americans. Two days from today they are going to bring to the floor a bill that gets rid of the estate tax for estates over \$10 million, 0.15 percent, about 5,500 American families. As I said earlier, you can put more people on a cruise ship. That is who the Republican budget looks after.

Now, look. The Democratic budget, it takes the opposite approach. It actually provides tax relief for working families. Yes, we do close some tax breaks for special interests to help reduce our long-term deficit.

We also call for increasing the minimum wage for millions of Americans who are working hard every day, yet at the end of the year, the amount they earn still puts them below the Federal poverty level. That is not right.

We also call for equal pay for equal work. Today is Equal Pay Day. Today represents the number of days since the end of last year, the number of days more that women have to work to achieve the same pay as men in the workplace. That is not right, and the Democratic budget addresses that issue.

We also say it is not right that corporations should be able to cut their employee pay or cut their workforce and still get a tax deduction for CEO and executive bonuses over \$1 million. Right? Pay your CEOs whatever bonus you want, pay your executives whatever bonus you want, but for goodness' sake, why should they get a tax deduction for those bonuses if they are not increasing the pay of their own workers? That is not right. That is what the Democratic budget says: we should get rid of that inequity and actually use the Tax Code not to incentivize corporate jets, but actually to incentivize greater pay for more workers.

And this motion to instruct also says, for goodness' sake, let's do what the Senate agreed to do. Let's do what the Senate agreed to do. Let's call for an earned paid sick leave provision so that families don't have to say that, in order to take care of a sick loved one at home, they have to forgo the paycheck that allows them to pay their rent and the mortgage and put food on the table.

And yes, we do not believe that you should turn Medicare into a voucher plan. We have put forward proposals for reform to move toward a system that rewards value over volume.

By the way, Mr. Speaker, despite passing on the risks of higher health care costs to seniors through that plan, there is not a shred of evidence that that plan in this particular budget will actually do anything in the end to help Medicare other than to shift that burden onto seniors.

So the Republican budget is the wrong way to go for the country. It is a budget based on a failed ideology that somehow we are going to grow our economy through trickle-down economics, top-down, trickle-down. That failed our economy.

Let's have an economy based on broadly shared prosperity. Let's reject the Republican budget, accept the motion to instruct, and ultimately adopt the Democratic alternative.

I yield back the balance of my time. The SPEAKER pro tempore. All time for debate has expired.

Without objection, the previous question is ordered on the motion to instruct.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to instruct.

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

Mr. VAN HOLLEN. 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.

□ 1500

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015

Mr. FINCHER. Mr. Speaker, pursuant to House Resolution 189, I call up the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 189, the bill is considered read.

The text of the bill is as follows:

H.R. 650

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 “Preserving Access to Manufactured Housing Act of 2015”.

SEC. 2. MORTGAGE ORIGINATOR DEFINITION.

Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—

(1) by redesignating the second subsection (cc) and subsection (dd) as subsections (dd) and (ee), respectively; and

(2) in paragraph (2)(C) of subsection (dd), as so redesignated, by striking “an employee of a retailer of manufactured homes who is not described in clause (i) or (iii) of subparagraph (A) and who does not advise a consumer on loan terms (including rates, fees, and other costs)” and inserting “a retailer of manufactured or modular homes or its employees unless such retailer or its employees receive compensation or gain for engaging in activities described in subparagraph (A) that is in excess of any compensation or gain received in a comparable cash transaction”.

SEC. 3. HIGH-COST MORTGAGE DEFINITION.

Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended—

(1) by redesignating subsection (aa) (relating to disclosure of greater amount or percentage), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (bb);

(2) by redesignating subsection (bb) (relating to high cost mortgages), as so designated by section 1100A of the Consumer Financial Protection Act of 2010, as subsection (aa), and moving such subsection to immediately follow subsection (z); and

(3) in subsection (aa)(1)(A), as so redesignated—

(A) in clause (i)(I), by striking “(8.5 percentage points, if the dwelling is personal property and the transaction is for less than \$50,000)” and inserting “(10 percentage points if the dwelling is personal property or is a transaction that does not include the purchase of real property on which a dwelling is to be placed, and the transaction is for less than \$75,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index))”; and

(B) in clause (ii)—

(i) in subclause (I), by striking “or” at the end; and

(ii) by adding at the end the following:

“(III) in the case of a transaction for less than \$75,000 (as such amount is adjusted by

the Bureau to reflect the change in the Consumer Price Index) in which the dwelling is personal property (or is a consumer credit transaction that does not include the purchase of real property on which a dwelling is to be placed) the greater of 5 percent of the total transaction amount or \$3,000 (as such amount is adjusted by the Bureau to reflect the change in the Consumer Price Index); or”.

The SPEAKER pro tempore. The gentleman from Tennessee (Mr. FINCHER) and the gentlewoman from California (Ms. WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Tennessee (Mr. FINCHER).

GENERAL LEAVE

Mr. FINCHER. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and submit extraneous materials on the bill under consideration.

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

There was no objection.

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

Mr. Speaker, before I start, I want to thank Chairman HENSARLING and the leadership that he has shown in his ability to work with us and allow us to do these commonsense pieces of legislation that help our districts all over this country, especially my home State of Tennessee and the Eighth Congressional District. So I just want to definitely make sure I thank him for his leadership and support.

Mr. Speaker, I am pleased to be the sponsor of H.R. 650, the Preserving Access to Manufactured Housing Act. Access to affordable housing is of vital importance to families in my district and all across the United States. Unfortunately, due to CFPB mortgage regulations that do not reflect the unique nature of the manufactured home sales process, access to financing for manufactured homes is in serious jeopardy.

Manufactured housing serves as a critical option for those who cannot otherwise afford to buy a home. Homes are commonly available at lower monthly payments than what it costs to rent. And the average price of a manufactured home is less than \$43,000, compared to an average price of \$177,000 for a site-built home. Almost three-quarters of families living in manufactured homes have annual incomes under \$40,000.

But this important source of homeownership for American families is being threatened by current high-cost mortgage rules that are too inflexible and often lead to the denial of financing for certain homes, particularly those that are lower priced, more affordable options.

Since the CFPB’s Home Ownership and Equity Protection Act “high cost” rules consider cost as a percentage of a loan, smaller size loans, like manufactured home loans, often violate points

and fee caps. Manufactured home loans are typically associated with fixed interest rates, full amortization, shorter loan terms, and the absence of alternative features, such as balloon payments, negative amortization, no down payment loans, et cetera, to allow them to satisfy conservative and prudent underwriting standards, and H.R. 650 won’t change this.

Because of the resulting “high-cost” designation and increased lender liability associated with it, some lenders have stopped making manufactured housing loans altogether, and others have stopped originating loans under \$20,000. Many community owners have said that their tenants are being forced to sell their homes well below market value to cash buyers because potential buyers can’t find financing. These below-market sales don’t just hurt sellers; they hurt every homeowner in the community who feels a huge loss on the equity of their home.

Additionally, since the CFPB’s rule on the loan originator definition has gone into effect, retailers have been forced to stop providing technical assistance to consumers during the process of home buying. This bill modifies the definition of high-cost loans so that manufactured housing loans are not unfairly swept under the high-cost loan designation simply due to their size.

Mr. Speaker, this bill would help ensure the availability of financing options for manufactured homes while preserving the necessary consumer protections in the Dodd-Frank Act and the SAFE Act. Let me say that one more time. This bill would help ensure the availability of financing options for manufactured homes while preserving the necessary consumer protections in the Dodd-Frank Act and the SAFE Act.

H.R. 650 not only preserves Dodd-Frank’s core consumer protections, but it helps consumers by restoring access to financing. Such financing enables working families and retirees to obtain housing that is much cheaper than renting or conventional home mortgage options.

CFPB, HUD, and State oversight of manufactured lending will continue. Consumers will continue to have the wide range of mortgage protections established by Dodd-Frank, including the QM “ability to repay” requirement, the prohibition on steering incentives, the prohibition against steering a consumer to a loan that has predatory characteristics, the prohibition on mandatory arbitration, loan term disclosure requirements, and the other State and Federal laws.

This bill is about ensuring access to affordable housing, especially in rural America, where rental properties are not as abundant as in urban areas. This bill enjoys broad bipartisan support by groups including the National Association of Realtors, the Mortgage Bankers Association, the Manufactured Housing Institute, the National Organization of African Americans in Housing, the National Association of Federal Credit

Unions, the National Association of Mortgage Professionals, the California Association of Mortgage Professionals, and numerous manufactured housing State associations.

This bill, Mr. Speaker, is a compromise from last year's bipartisan bill. In an effort to gain even more support on both sides of the aisle, we introduced a bipartisan compromise again this Congress. This is not a Democrat or a Republican issue. It is an affordability of housing issue for rural America. We cannot forget about rural America, Mr. Speaker. These are my constituents and the constituents of many folks here who serve in this body.

So, Mr. Speaker, I urge my colleagues today to support this. With that, I reserve the balance of my time.

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

Mr. Speaker, I rise today in opposition to H.R. 650, which would undermine the Dodd-Frank Wall Street Reform Act and eliminate consumer protections for some of the country's most vulnerable borrowers.

Mr. Speaker, the talking points describe this bill as one that preserves access to manufactured housing. But the reality is that we have learned this bill is a solution to a problem that does not exist. We agreed that this issue needed additional study last year, and reports we have received from the Consumer Financial Protection Bureau, the manufactured housing industry, and the Center for Public Integrity have all shown us that this measure would not create access to affordable housing but would instead allow an incredibly profitable industry to make even more money by charging exorbitant interest rates and fees to low-income borrowers.

The industry itself asserts that it has been growing and is highly profitable even with the Dodd-Frank mortgage protections in place. In fact, according to its trade association, the manufactured housing industry recorded shipment increases in every month of 2014. The Manufactured Housing Association for Regulatory Reform found that 2014 marked a "fifth consecutive year of annual industry production increases."

Even one of the world's investors, Berkshire Hathaway Chairman Warren Buffet, has been touting the post-Dodd-Frank profitability of manufactured housing. In a letter to his shareholders, he pointed out that Clayton Homes, Berkshire's highly profitable manufacturing housing subsidiary, earned a total of \$558 million in 2014—an increase of 34 percent over 2013. Yes, that is a 34 percent increase, even after the Dodd-Frank rules were in place.

Unfortunately, Mr. Speaker, this is the same Clayton Homes that was the subject of a recent Seattle Times-Center for Public Integrity joint investigation that found this manufactured housing empire profits in every imaginable way—from producing the hous-

ing, to selling the housing, to originating loans that take advantage of vulnerable consumers and leave them virtually no way to refinance.

So, Mr. Speaker, I insert this article into the RECORD. This, again, is a scathing article that was produced by The Seattle Times.

[From the Seattle Times and The Center for Public Integrity, April 7, 2015]

THE MOBILE-HOME TRAP: HOW A WARREN BUFFETT EMPIRE PREYS ON THE POOR

EPHRATA, GRANT COUNTY.—After years of living in a 1963 travel trailer, Kirk and Patricia Ackley found a permanent house with enough space to host grandkids and care for her aging father suffering from dementia. So, as the pilot cars prepared to guide the factory-built home up from Oregon in May 2006, the Ackleys were elated to finalize paperwork waiting for them at their loan broker's kitchen table.

But the closing documents he set before them held a surprise: The promised 7 percent interest rate was now 12.5 percent, with monthly payments of \$1,100, up from \$700.

The terms were too extreme for the Ackleys. But they'd already spent \$11,000, at the dealer's urging, for a concrete foundation to accommodate this specific home. They could look for other financing but desperately needed a space to care for her father.

Kirk's construction job and Patricia's Wal-Mart job together weren't enough to afford the new monthly payment. But, they said, the broker was willing to inflate their income in order to qualify them for the loan. "You just need to remember," they recalled him saying, "you can refinance as soon as you can."

To their regret, the Ackleys signed.

The disastrous deal ruined their finances and nearly their marriage. But until informed recently by a reporter, they didn't realize that the homebuilder (Golden West), the dealer (Oakwood Homes) and the lender (21st Mortgage) were all part of a single company: Clayton Homes, the nation's biggest homebuilder, which is controlled by its second-richest man—Warren Buffett.

Buffett's mobile-home empire promises low-income Americans the dream of homeownership. But Clayton relies on predatory sales practices, exorbitant fees, and interest rates that can exceed 15 percent, trapping many buyers in loans they can't afford and in homes that are almost impossible to sell or refinance, an investigation by The Seattle Times and Center for Public Integrity has found.

Berkshire Hathaway, the investment conglomerate Buffett leads, bought Clayton in 2003 and spent billions building it into the mobile-home industry's biggest manufacturer and lender. Today, Clayton is a many-headed hydra with companies operating under at least 18 names, constructing nearly half of the industry's new homes and selling them through its own retailers. It finances more mobile-home purchases than any other lender by a factor of six. It also sells property insurance on them and repossesses them when borrowers fail to pay.

Berkshire extracts value at every stage of the process. Clayton even builds the homes with materials—such as paint and carpeting—supplied by other Berkshire subsidiaries.

More than a dozen Clayton customers described a consistent array of deceptive practices that locked them into ruinous deals: loan terms that changed abruptly after they paid deposits or prepared land for their new homes; surprise fees tacked on to loans; and pressure to take on excessive payments

based on false promises that they could later refinance.

Former dealers said the company encouraged them to steer buyers to finance with Clayton's own high-interest lenders.

Under federal guidelines, most Clayton mobile-home loans are considered "higher-priced." Those loans averaged 7 percentage points higher than the typical home loan in 2013, according to a Times/CPI analysis of federal data, compared to just 3.8 percentage points for other lenders.

Buyers told of Clayton collection agents urging them to cut back on food and medical care or seek handouts in order to make house payments. And when homes got hauled off to be resold, some consumers already had paid so much in fees and interest that the company still came out ahead. Even through the Great Recession and housing crisis, Clayton was profitable every year, generating \$558 million in pre-tax earnings in 2014.

The company's tactics contrast with Buffett's public profile as a financial sage who values responsible lending and helping poor Americans keep their homes.

Berkshire Hathaway spokeswoman Carrie Soya and Clayton spokeswoman Audrey Saunders ignored more than a dozen requests by phone, email and in person to discuss Clayton's policies and treatment of consumers. In an emailed statement, Saunders said Clayton helps customers find homes within their budgets and has a "purpose of opening doors to a better life, one home at a time."

FIRST, A DREAM

As Buffett tells it, his purchase of Clayton Homes came from an "unlikely source": Visiting students from the University of Tennessee gave him a copy of founder Jim Clayton's self-published memoir, "First a Dream," in early 2003. Buffett enjoyed reading the book and admired Tim Clayton's record, he has said, and soon called CEO Kevin Clayton, offering to buy the company.

"A few phone calls later, we had a deal," Buffett said at his 2003 shareholders meeting, according to notes taken at the meeting by hedge-fund manager Whitney Tilson.

The tale of serendipitous dealmaking paints Buffett and the Claytons as sharing down-to-earth values, antipathy for Wall Street and an old-fashioned belief in treating people fairly. But, in fact, the man who brought the students to Omaha said Clayton's book wasn't the genesis of the deal.

"The Claytons really initiated this contact," said Al Auxier, the Tennessee professor, since retired, who chaperoned the student trip after fostering a relationship with the billionaire.

CEO Kevin Clayton, the founder's son, reached out to Buffett through Auxier, the professor said in a recent interview, and asked whether Buffett might explore "a business relationship" with Clayton Homes.

At the time, mobile-home loans had been defaulting at alarming rates, and investors had grown wary of them. Kevin Clayton was seeking a new source of cash to relend to homebuyers. He knew that Berkshire Hathaway, with its perfect bond rating, could provide it as cheaply as anyone. Later that year, Berkshire Hathaway paid \$1.7 billion in cash to buy Clayton Homes.

Clayton provided more than half of new mobile-home loans in eight states. In Texas, the number exceeds 70 percent. Clayton has more than 90 percent of the market in Odessa, one of the most expensive places in the country to finance a mobile home.

To maintain its down-to-earth image, Clayton has hired the stars of the reality-TV show "Duck Dynasty" to appear in ads.

The company's headquarters is a hulking structure of metal sheeting surrounded by

acres of parking lots and a beach volleyball court for employees, located a few miles south of Knoxville, Tenn. Next to the front door, there is a slot for borrowers to deposit payments.

Near the headquarters, two Clayton sales lots sit three miles from each other. Clayton Homes' banners promise "\$0 CASH DOWN." TruValue Homes, also owned by Clayton, advertises "REPOS FOR SALE." Other nearby Clayton lots operate as Luv Homes and Oakwood Homes. With all the different names, many customers believe that they're shopping around.

House-sized banners at dealerships reinforce that impression, proclaiming they will "BEAT ANY DEAL." In some parts of the country, buyers would have to drive many miles past several Clayton-owned lots, to reach a true competitor.

GUIDED INTO COSTLY LOANS

Soon after Buffett bought Clayton Homes, he declared a new dawn for the moribund mobile-home industry, which provides housing for some 20 million Americans. Lenders should require "significant down payments and shorter-term loans," Buffett wrote.

He called 30-year loans on mobile homes "a mistake," according to notes Tilson took during Berkshire Hathaway's 2003 shareholders meeting.

"Home purchases should involve an honest-to-God down payment of at least 10% and monthly payments that can be comfortably handled by the borrower's income," Buffett later wrote. "That income should be carefully verified."

But in examining more than 100 Clayton home sales through interviews and reviews of loan documents from 41 states, reporters found that the company's loans routinely violated the lending standards laid out by Buffett.

Clayton dealers often sold homes with no cash down payment. Numerous borrowers said they were persuaded to take on outsized payments by dealers promising that they could later refinance. And the average loan term actually increased from 21 years in 2007 to more than 23 years in 2009, the last time Berkshire disclosed that detail.

Clayton's loan to Dorothy Mansfield, a disabled Army veteran who lost her previous North Carolina home to a tornado in 2011, includes key features that Buffett condemned.

Mansfield had a lousy credit score of 474, court records show. Although she had seasonal and part-time jobs, her monthly income often consisted of less than \$700 in disability benefits. She had no money for a down payment when she visited Clayton Homes in Fayetteville, N.C.

Vanderbilt, one of Clayton's lenders, approved her for a \$60,000, 20-year loan to buy a Clayton home at 10.13 percent annual interest. She secured the loan with two parcels of land that her family already owned free and clear.

The dealer didn't request any documents to verify Mansfield's income or employment, records show. Mansfield's monthly payment of \$673 consumed almost all of her guaranteed income. Within 18 months, she was behind on payments and Clayton was trying to foreclose on the home and land.

Many borrowers interviewed for this investigation described being steered by Clayton dealers into Clayton financing without realizing the companies were one and the same. Sometimes, buyers said, the dealer described the financing as the best deal available. Other times, the Clayton dealer said it was the only financing option.

Kevin Carroll, former owner of a Clayton-affiliated dealership in Indiana, said in an interview that he used business loans from a Clayton lender to finance inventory for his

lot. If he also guided homebuyers to work with the same lender, 21st Mortgage, the company would give him a discount on his business loans—a "kickback," in his words.

Doug Farley, who was a general manager at several Clayton-owned dealerships, also used the term "kickback" to describe the profit-share he received on Clayton loans until around 2008. After that, the company changed its incentives to instead provide "kickbacks" on sales of Clayton's insurance to borrowers, he said.

Ed Atherton, a former lot manager in Arkansas, said his regional supervisor was pressuring lot managers to put at least 80 percent of buyers into Clayton financing. Atherton left the company in 2013.

During the most recent four-year period, 93 percent of Clayton's mobile-home loans had such costly terms that they required extra disclosure under federal rules. Among all other mobile-home lenders, fewer than half of their loans met that threshold.

Customers said in interviews that dealers misled them to take on unaffordable loans, with tactics including last-minute changes to loan terms and unexplained fees that inflate loan balances. Such loans are, by definition, predatory.

"They're going to assume the client is unsophisticated, and they're right," said Felix Harris, a housing counselor with the non-profit Knoxville Area Urban League.

Some borrowers felt trapped because they put up a deposit before the dealer explained the loan terms or, like the Ackleys, felt compelled to swallow bait-and-switch deals because they had spent thousands to prepare their land.

PROMISE DENIED

A couple of years after moving into their new mobile home, Kirk Ackley was injured in a backhoe rollover. Unable to work, he and his wife urgently needed to refinance the costly 21st Mortgage loan they regretted signing.

They pleaded with the lender several times for the better terms that they originally were promised, but were denied, they said. The Ackleys tried to explain the options to a 21st supervisor: If they refinanced to lower payments, they could stay in the home and 21st would get years of steady returns. Otherwise, the company would have to come out to their rural property, pull the house from its foundation and haul it away, possibly damaging it during the repossession.

They both recall being baffled by his reply: "We don't care. We'll come take a chainsaw to it—cut it up and haul it out in boxes."

Nine Clayton consumers interviewed for this story said they were promised a chance to refinance. In reality, Clayton almost never refinances loans and accounts for well under 1 percent of mobile-home refinancings reported in government data from 2010 to 2013. It made more than one-third of the purchase loans during that period.

Of Washington's 25 largest mobile-home lenders, Clayton's subsidiaries ranked No. 1 and No. 2 for the highest interest rates in 2013. Together, they ranked eighth in loans originated.

"If you have a decrease in income and can't afford the mortgage, at least a lot of the big companies will do modifications," said Harris, the Knoxville housing counselor. "Vanderbilt won't even entertain that." In general, owners have difficulty refinancing or selling their mobile homes because few lenders offer such loans. One big reason: Homes are overpriced or depreciate so quickly that they generally are worth less than what the borrower owes, even after years of monthly payments.

Ellie Carosa, of Napavine, Lewis County, found this out the hard way in 2010 after she

put down some \$40,000 from an inheritance to buy a used home from Clayton priced at about \$65,000.

Clayton sales reps steered Carosa, who is 67 years old and disabled, to finance the unpaid amount through Vanderbilt at 9 percent interest over 20 years.

One year later, Carosa was already having problems—peeling paint and failing carpets—so she decided to have a market expert assess the value of her home. She hoped to eventually sell the house so the money could help her granddaughter, whom she adopted as her daughter at age 8, attend a local college to study music. Carosa was stunned to learn that the home was worth only \$35,000, far less than her original down payment. "I've lost everything," Carosa said.

'RUDEST, MOST CONDESCENDING' AGENTS

Berkshire's borrowers who fall behind on their payments face harassing, potentially illegal phone calls from a company rarely willing to offer relief.

Carol Carroll, a nurse living near Bug Tussle, Ala., began looking for a new home in 2003 after her husband had died, leaving her with a 6-year-old daughter. Instead of a down payment, she said, the salesman assured her she could simply put up two acres of her family land as collateral.

In December 2005, Carroll was permanently disabled in a catastrophic car accident in which two people were killed. Knowing it would take a few months for her disability benefits to be approved, Carroll said, she called Vanderbilt and asked for a temporary reprieve. The company's answer: "We don't do that."

However, Clayton ratcheted up her property-insurance premiums, eventually costing her \$803 more per year than when she started, she said. Carroll was one of several Clayton borrowers who felt trapped in the company's insurance, often because they were told they had no other options. Some had as many as five years' worth of expensive premiums included in their loans, inflating the total balance to be repaid with interest. Others said they were misled into signing up even though they already had other insurance. Carroll has since sold belongings, borrowed money from relatives and cut back on groceries to make payments. When she was late, she spoke frequently to Clayton's phone agents, whom she described as "the rudest, most condescending people I have ever dealt with." It's a characterization echoed by almost every borrower interviewed for this story.

Consumers say the company's response to pleas for help is an invasive interrogation about their family budgets, including how much they spend on food, toiletries and utilities.

Denise Pitts, of Knoxville, Tenn., said Vanderbilt collectors have called her multiple times a day, with one suggesting that she cancel her Internet service, even though she home-schools her son. They have called her relatives and neighbors, a tactic other borrowers reported.

After Pitts' husband, Kirk, was diagnosed with aggressive cancer, she said, a Vanderbilt agent told her she should make the house payment her "first priority" and let medical bills go unpaid. She said the company has threatened to seize her property immediately even though the legal process to do so would take at least several months.

Practices like contacting neighbors, calling repeatedly and making false threats can violate consumer-protection laws in Washington, Tennessee and other states.

Last year, frequent complaints about Clayton's aggressive collection practices led Tennessee state officials to contact local housing counselors seeking information about

their experiences with the company, according to two people with knowledge of the conversations.

TREATED LIKE CAR OWNERS

Mobile-home buyers who own their land sites may be able to finance their home purchases with real-estate mortgages, which give them more federal and state consumer protections than the other major financing option, a personal-property loan. With conventional home mortgages, companies must wait 120 days before starting foreclosure. In some states, the foreclosure process can take more than a year, giving consumers a chance to save their homes.

Despite these protections, two-thirds of mobile-home buyers who own their land end up in personal-property loans, according to a federal study. These loans may close more quickly and have fewer upfront costs, but their rates are generally much higher. And if borrowers fall behind on payments, their homes can be seized with little or no warning.

Those buyers are more vulnerable because they end up being treated like car owners instead of homeowners, said Bruce Neas, an attorney who has worked for years on foreclosure and manufactured-housing issues in Washington state.

Tiffany Galler was a single mother living in Crestview, Fla., in 2005 when she bought a mobile home for \$37,195 with a loan from 21st Mortgage. She later rented out the home.

After making payments over eight years totaling more than the sticker price of the home, Galler lost her tenant in November 2013 and fell behind on her payments. She arranged to show the home to a prospective renter two months later. But when she arrived at her homesite, Galler found barren dirt with PVC pipe sticking up from the ground.

She called 911, thinking someone had stolen her home.

Hours later, Galler tracked her repossessed house to a sales lot 30 miles away that was affiliated with 21st. It was listed for \$25,900.

CLAYTON WINS CONCESSIONS

The government has known for years about concerns that mobile-home buyers are treated unfairly. Little has been done.

Fifteen years ago, Congress directed the Department of Housing and Urban Development to examine issues such as loan terms and regulations in order to find ways to make mobile homes affordable. That's still on HUD's to-do list.

The industry, however, has protected its interests vigorously. Clayton Homes is represented in Washington, DC, by the Manufactured Housing Institute (MHI), a trade group that has a Clayton executive as its vice chairman and another as its secretary. CEO Kevin Clayton has represented MHI before Congress.

MHI spent \$4.5 million since 2003 lobbying the federal government. Those efforts have helped the company escape much scrutiny, as has Buffett's persona as a man of the people, analysts say.

"There is a Teflon aspect to Warren Buffett," said James McRitchie, who runs a widely read blog, Corporate Governance.

Still, after the housing crisis, lawmakers tightened protections for mortgage borrowers with a sweeping overhaul known as the Dodd-Frank Act, creating regulatory headaches for the mobile-home industry. Kevin Clayton complained to lawmakers in 2011 that the new rules would lump in some of his company's loans with "subprime, predatory" mortgages, making it harder for mobile-home buyers "to obtain affordable financing."

Although the rules had yet to take effect that year, 99 percent of Clayton's mobile-

home loans were so expensive that they met the federal government's "higher-priced" threshold.

Dodd-Frank also tasked federal financial regulators with creating appraisal requirements for risky loans. Appraisals are common for conventional home sales, protecting both the lender and the consumer from a bad deal.

Clayton's own data suggest that its mobile homes may be overpriced from the start, according to comments it filed with federal regulators. When Vanderbilt was required to obtain appraisals before finalizing a loan, company officials wrote, the home was determined to be worth less than the sales price about 30 percent of the time.

But when federal agencies jointly proposed appraisal rules in September 2012, industry objections led them to exempt loans secured solely by a manufactured home.

Then Clayton pushed for more concessions, arguing that manufactured-home loans tied to land should also be exempt. Paul Nichols, then-president of Clayton's Vanderbilt Mortgage, told regulators that the appraisal requirement would be costly and onerous, significantly reducing "the availability of affordable housing in the United States."

In 2013, regulators conceded. They will not require a complete appraisal for new manufactured homes.

Ms. MAXINE WATERS of California. The investigation found that Clayton locked one disabled veteran in Tennessee, Dorothy Mansfield, into an expensive loan even though the required monthly payment would leave her only \$27 to cover the rest of her living costs. Other borrowers were quoted inexpensive loan terms only to see interest and fees skyrocket once they had put down a nonrefundable deposit—or paid out large amounts of money to prepare their land for installation of the home. Just like subprime borrowers in the financial crisis, many looking to purchase manufactured housing were convinced to take out high-cost loans because they were sold false promises that they would be able to refinance to lower rates in the future.

Former Clayton salespeople have blown the whistle. They are coming forward, and they are talking. They have attested that they have pressured consumers to use Clayton-affiliated financing even if it wasn't the best deal, and some even received kickbacks for putting customers into more expensive loans.

If enacted, H.R. 650 would allow abusive lenders to charge up to nearly 14 percent interest before consumer protections are triggered, more than four times what the average borrower is paying on a home loan. There is not one Member of Congress who would pay or is paying 14 percent interest, 12, 13, 11 percent interest. This is outrageous.

In the coming years, this number could very well grow to 16 percent, 17 percent, and likely 18 percent as interest rates rise back to normal. Even worse, the bill would also make it legal for Clayton sales personnel to steer borrowers toward high-cost loans—loans from other parts of the Clayton conglomerate—that are not in their interest—a practice we banned for all loan originators after the financial crisis.

Mr. Speaker, when it comes to manufactured housing, consumers are already exposed to significant risk: high interest rates, the inability to refinance, and in many cases, depreciation that starts as soon as the manufactured home is sold. Today, we consider a measure that would even further roll back key protections.

This measure would do away with a number of protections current law affords to many high-cost loans such as stiffer penalties for bad actor lenders, additional disclosures for investors and consumers who purchase high-cost mortgages, mandatory counseling so borrowers would know what they are getting into, and even the ability of borrowers to have their loan rescinded if lenders don't follow the law. They would lose all of these protections.

As the Consumer Financial Protection Bureau noted in their study of the manufactured housing industry, the individuals who apply for loans for manufactured housing "include consumers that may be considered more financially vulnerable and, thus, may particularly stand to benefit from strong consumer protections." And now, in addition to the CFPB's report, we have investigative reporting that puts names, faces, and individual stories of woe to the CFPB's description of market practices and policy failures.

Finally, the Obama administration has said that they "strongly oppose" this bill because it would "put lowest income and economically vulnerable consumers at significant risk of being subjected to predatory lending and being steered into more expensive loans even when they qualify for lower cost alternatives."

Rolling back consumer protections amidst evidence that the manufactured housing industry needs more oversight is a dangerous giveaway to a sector that already profits handsomely at the expense of vulnerable borrowers.

□ 1515

Mr. Speaker and Members, I would urge my colleagues to oppose this legislation.

I reserve the balance of my time.

Mr. FINCHER. Mr. Speaker, I yield myself 1 minute.

I enter into the RECORD a letter from Mr. Barney Frank back in 2011, a former chairman and former ranking member of our committee, on this issue:

Thank you for your thoughtful letter about the negative impact of the Financial Reform bill on manufactured housing. I'm very proud of the work I have done with the manufactured housing industry for years and was regretful to realize that we did have this problem. I do not think it is necessary to include manufactured housing as part of our effort to prevent abusive mortgage practices, and I am now working with my staff to see if we can find a way to make a change that would deal with the problem you currently point out.

Mr. Speaker, so much of what the ranking member, my colleague on the other side of the aisle is saying—we are

not messing with those parts of the bill that strengthen protections. All we are doing is fixing the unintended consequences that happened with the Dodd-Frank bill being so big.

With that, I yield 5 minutes to the gentleman from Texas (Mr. NEUGEBAUER), my good friend, the chairman of the Financial Institutions Subcommittee.

Mr. NEUGEBAUER. Mr. Speaker, I thank the gentleman from Tennessee.

This bill isn't about profits; it is about providing an opportunity for American families to have housing choices.

H.R. 650 is an important bill for communities in my district, the Texas 19th District, and communities across America. For most of my career, I was in a home building business. For many small communities in my district, the town would make efforts to go out and work to recruit a new employer.

Oftentimes, this could be a manufacturer, cotton, or dairy production facility. This goal was to help develop the economy and provide job opportunities for the folks. However, in many of these communities, there is already a limited amount of housing stock available.

In order for these communities to grow, you have to have sufficient housing availability to attract those businesses. You can't grow your community if folks don't have a place to live, and so the manufactured housing industry has been an integral part of providing housing for rural America. Unfortunately, under the new mortgage rules coming out of CFPB, the manufactured housing industry is facing some pretty significant headwinds and regulatory obstacles.

Last summer, I had the opportunity to go and visit a manufactured housing dealer in my district. The dealer began by telling me stories of family after family that were unable to serve because of the new mortgage restrictions.

For some of these young families, this is the first home that they may own. It may be a manufactured home worth only \$15,000 or \$20,000, and they are very proud of it. Unfortunately, today, many of the families in rural America have run out of places to turn to achieve the American Dream and own an affordable home.

Today, I want to address the issue of consumer protection. When consumer protection starts limiting consumer choices, then we have gone too far.

Unfortunately, I think many of the CFPB rules have gone too far. They are not only negatively impacting the consumers, but we also have a duty to make sure that the people we represent have the opportunities to make their own financial decisions about their housing and not the Federal Government and not one agency to make that decision for them.

This bill, H.R. 650, makes important corrections to the definition of a mortgage originator under the Truth in Lending Act. It is a bipartisan bill that

ensures low- and moderate-income families have access to credit for the purchase of affordable homes.

It ensures that the CFPB rules are properly calibrated and don't consider small-balance manufactured home loans as high-cost loans under the Housing Ownership and Equity Protection Act.

For those reasons, I thank Mr. FINCHER and the bipartisan sponsors for their work on this bill, and I support its final passage.

I just want to mention that, when you look at a lot of these small communities—and it has been mentioned, Well, sometimes, people can rent, or they can own; and, in some cases, people say, you know—and rightfully so—that, sometimes, manufactured housing is a lower cost of housing for some of those people.

Let me say this: in some of these communities, it is not about whether you have a choice to rent or to own; in some cases, there is just not adequate housing stock in those communities.

If you want to choke a little small community across America, you take away the ability to provide housing. That is one of the main infrastructures for any community to grow. In many of these communities, there hasn't been a new house built in those communities in 30 or 40 years.

What you are saying to those small communities, because we are so intent in protecting Americans and we don't trust them to make their own decisions, we are just going to take away any opportunity that those small communities have to prosper and grow in the future.

Now, I don't think that is what the Founding Fathers of this country intended. They intended for this to be the land of opportunity. If we continue to do these kinds of things, we take away the opportunities of Americans that want to live in those communities.

Mr. Speaker, I encourage passage of this.

Ms. MAXINE WATERS of California. Mr. Speaker, I think it is important for people to know that that letter that was read was back in 2011, and that was prior to the Consumer Financial Protection Bureau's very investigative reporting.

I yield 3 minutes to the gentlewoman from Alabama (Ms. SEWELL).

Ms. SEWELL of Alabama. Mr. Speaker, I thank Ranking Member WATERS.

Today, I stand in support of H.R. 650, the Preserving Access to Manufactured Housing Act. Manufactured housing serves as an affordable and sustainable housing option for roughly 22 million Americans. In my State of Alabama, more than 300,000 families reside in manufactured housing, which comprises in excess of 14 percent of the State's housing market.

In districts like mine, where we face tremendous economic disparities and suppressed rental markets, manufactured housing must remain an option.

Oftentimes, it is the only safe and affordable mortgage option available to families.

Without this bill, working families and retirees with poor credit or limited income can't obtain credit at all and are forced into more expensive housing options; and, in some parts of my district, the more rural parts of my district, the only option for many is manufactured housing.

H.R. 650 makes a simple but necessary adjustment to these thresholds to enable lenders to fully meet the demand for affordable, responsible loans for manufactured homes.

In many ways, Mr. Speaker, this bill is an acknowledgement that manufactured housing is different from regular dwelling housing. It is, in fact, not real property, but personal property, more like a car than it is like a home.

The fact of the matter is I believe that Dodd-Frank did not anticipate—was an unintended consequence of Dodd-Frank—that manufactured housing would get wrapped into the regulatory scheme for dwelling homes.

In fact, most of the lenders are not loan originators, as it would be in the mortgage context; rather, they are lenders giving limited options—I should say giving families, working families, the only option in many, many of the jurisdictions, the rural communities, that I represent.

With all due respect, I don't see this as a predatory lending bill. This is all about access to affordability. I, like the ranking member, strongly advocate against predatory lending, would not be supportive of an industry that preys upon the most vulnerable in the community.

In fact, many of my constituents represent vulnerable communities. Instead, I really see this as an opportunity for them, many of the communities I represent, to have affordable housing at all.

It is with that that I ask my colleagues on both sides of the aisle to consider H.R. 650 as an opportunity for rural communities all across America to have, as a viable option, manufactured housing.

I want to repeat something that was very important. In no way does this bill take away consumer protections. The consumer protections that were established by Dodd-Frank are really important.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Ms. MAXINE WATERS of California. I yield the gentlewoman an additional 30 seconds.

Ms. SEWELL of Alabama. The consumers will continue to have the wide range of consumer protections that Dodd-Frank affords and which I think many of us agree with.

Steering would be prohibited. We would still have truth-in-lending disclosures, which are critically important, and loan-term disclosures that are critically important; and the prohibition against mandatory arbitration and other State laws are not affected.

I see this not as a predatory lending bill, but an access to affordable housing bill, and I ask my colleagues to support H.R. 650.

Mr. FINCHER. Mr. Speaker, I would like to thank the gentlewoman from Alabama for supporting the legislation.

I yield such time as he may consume to the gentleman from Kentucky (Mr. BARR).

Mr. BARR. Mr. Speaker, I thank the gentleman for yielding, and I want to thank the gentleman from Tennessee for his leadership on this very important issue, Mr. FINCHER, for being a champion for affordability of housing and manufactured housing in particular.

I want to thank all of my colleagues who are supporting this important legislation that I had cosponsored, the Preserving Access to Manufactured Housing Act, and it is a bipartisan bill, and that is important.

Affordable manufactured housing is a key source of housing for many of our constituents, particularly those living in rural areas, including my district in central and eastern Kentucky, many of those individuals who could not otherwise afford to buy or even rent a home.

Unfortunately, due to the regulatory requirements of the Dodd-Frank Act, many lenders have stopped offering loans for manufactured houses. The loans in question are generally fixed-rate, fixed-termed, fully amortized, small-dollar loans that have nothing in common with the bad mortgage loans that brought down the housing market in 2008; yet the Consumer Financial Protection Bureau has treated retailers of manufactured homes as "mortgage originators," despite the fact that they do not originate loans.

Furthermore, the small-dollar amounts of manufactured housing triggers high-cost regulatory controls since points and fees represent a proportionally larger share of a small-dollar loan than a larger 30-year mortgage on real property.

These definitions increase the regulatory and liability burdens on retailers and lenders, driving them from the market and resulting in higher costs and reduced choice for prospective home buyers.

In fact, due to the increased lender liability associated with this mortgage designation, some manufactured housing lenders have stopped making manufactured home loans entirely, and others have stopped originating manufactured home loans under \$20,000, which is a typical price point.

The legislation before us today does nothing to roll back existing protections against predatory lending, as has been said previously by my friend on the other side of the aisle, Congresswoman SEWELL.

H.R. 650 merely clarifies the definitions for mortgage originators in high-cost loans to correct an unfortunate consequence of these regulations that the Federal Government will be protecting homeowners right out of their homes.

This legislation will reduce the bureaucratic red tape, increase access to affordable manufactured housing for American families, and let me just conclude by saying this in response to some of the arguments made by the ranking member. She made the point that manufactured home sales are increasing. Well, that is not an argument against this legislation.

On the contrary, it underscores the extent to which Americans are relying on manufactured housing in the Obama economy and the need to preserve access to lower-priced, more affordable homes, homes such as manufactured homes, which commonly are available at lower monthly payments than what it cost even to rent. It also reinforces the need for this legislation because we need to preserve access to affordable housing.

This argument, this canard that this is somehow rolling back consumer protections for lower-income homeowners, this is not true at all. This legislation does nothing to roll back consumer protections. I simply do not define consumer protection as a law that tries to protect people in a way that makes access to housing completely unreachable. That is not consumer protection.

I urge my colleagues on both sides of the aisle to support this bipartisan piece of legislation that preserves access to affordable housing and preserves commonsense consumer protections.

Ms. MAXINE WATERS of California. Mr. Speaker, I think it is important for me to correct statements that have been made more than once by the opposite side of the aisle about consumer protections.

H.R. 650 would remove consumer protections afforded to borrowers of high-priced mortgage loans under the Home Ownership and Equity Protection Act, as enhanced by Dodd-Frank, for manufactured housing loans that currently receive such protections.

□ 1530

Those protections include:

Prior to making a high-cost mortgage, the lender must receive written certification that the consumer has received counseling from a HUD-approved counselor or State agency. That would be out. Restrictions on loan terms for high-cost mortgages, including the loan payments currently only allowed in very limited circumstances; prepayment penalties banned; a limitation of due-on-demand features of loans; creditors banned from recommending default on an existing loan to be refinanced by a high-cost mortgage; no fees can be charged by services or creditors to modify or renew or extend a high-cost mortgage; late fees capped at 4 percent of past due payments and the pyramiding of fees banned; no fees for borrowers to receive a payoff statement; charges that qualify for points and fees cannot be financed into principal balance; a ban on issuing two

loans in order to evade HOEPA coverage by splitting fees and rates.

All of these are protections that would be eliminated.

Mr. Speaker, I yield 2 minutes to the gentleman from Missouri (Mr. CLEAVER).

Mr. CLEAVER. Mr. Speaker, I would argue that the fact that home sales are increasing for manufactured homes is even more of a reason for us to want to be protective of some kind of an industry that is growing.

I represent areas in which there are a number of manufactured homes throughout the rural parts of Missouri that are included in the Fifth Congressional District. I am a capitalist. I believe that people ought to be able to make money. I think they ought to make money in the manufactured home industry, and I would like for them to make money in the Fifth Congressional District.

Yet I think that everyone in here would agree that we have all had questions about what happens when a car is purchased and the driver drives it around the corner and loses about \$1,200 in depreciation. Nobody I have ever met or had a conversation with said, Oh, I understand that. The car depreciates almost as soon as you sign the note. What happens is that this is an unintended reason for more, I think, congressional oversight of this particular industry because these homes also lose value like automobiles. Let me give you an example from the Seattle study. This is sad, and I will try and do this quickly, Mr. Speaker.

Tiffany Galler is a single mother who was living in Florida in 2005. She bought a mobile home for \$37,165. With the loan she purchased from 21st Mortgage, she then rented the home out. She made payments for 8 years, payments totaling more than the sticker price of the home. Galler lost her tenant in November of 2013, and she fell behind on her payments. She arranged to show the home to a prospective renter 2 months later, but when she arrived at her home site, Ms. Galler found barren dirt with PVC pipe sticking up from the ground. She called 911, thinking someone had stolen her home, but she found out later that her home was 30 miles away and was up for sale for \$25,900.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. MAXINE WATERS of California. I yield the gentleman an additional 30 seconds.

Mr. CLEAVER. That is a real reason for us not only to look at this industry but to protect people as it is growing.

Mr. FINCHER. Mr. Speaker, I yield 2 minutes to the gentleman from Texas (Mr. WILLIAMS), my good friend.

Mr. WILLIAMS. I thank the gentleman from Tennessee for his leadership on this issue.

Mr. Speaker, I rise today in support of H.R. 650, a bipartisan piece of legislation that would make commonsense changes to Dodd-Frank and restore

clarity to a market that has been hit hard by unnecessary regulations.

Texas builds or manufactures over 25 percent of the Nation's new manufactured homes—almost 12,000 last year. To put that in perspective, Texas is home to 19 manufacturing facilities with an average of 185 skilled workers per factory. At a time when our Nation is still recovering from the financial crisis of 2008, now is the time to free small businesses from harmful regulations that only hurt hard-working Americans. I cannot emphasize enough how important it is to have access to affordable financing for manufactured homes, especially in central Texas, where the average home price for a manufactured home is \$60,000.

The one-size-fits-all regulatory approach under the CFPB is clearly not working. Instead of protecting potential consumers, the CFPB has, once again, gotten it wrong. Treating lending products for manufactured housing as high cost and predatory clearly will not protect consumers, but it will reduce access to small balance loans.

With increased lender liabilities, obtaining a high-cost mortgage has become nearly impossible. Having critical resources for low- to moderate-income families is vital in many parts of rural America. By passing the Preserving Access to Manufactured Housing Act, Congress can correct one of the many unintended consequences of the Dodd-Frank Act. This bill is fair, and this bill is logical. It must pass. I urge its immediate passage.

In God we trust.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 2 minutes to the gentlewoman from Arizona (Ms. SINEMA).

Ms. SINEMA. Thank you, Ranking Member WATERS, for yielding.

Mr. Speaker, manufactured housing is a key form of affordable housing in my State, particularly in rural and underserved communities. More than 300,000 families in Arizona live in manufactured homes. Manufactured homes provide an affordable housing choice for many low- and moderate-income families.

Existing manufactured home owners and potential buyers are negatively impacted by current regulations. These rules inadvertently curtail a consumer's ability to access manufactured home loans or to receive effective assistance in the manufactured home buying process. These regulations unintentionally create situations where borrowers are not allowed to be matched with lenders who can help them in a timely and efficient manner.

For example, if a Realtor in Arizona works with a veteran who wants to use his or her VA eligibility to purchase a home, the Realtor connects the veteran with a number of lenders who offer VA home loans. Due to the current restrictions placed on retail salespeople, the process is different if a veteran shops for a manufactured home.

Manufactured home sale centers have a marketing table where lenders place

marketing and lending materials. Manufactured home salespeople cannot assist veterans in finding lenders. Instead, when a veteran enters the home center, she is instructed to go to the table and sift through the countless brochures and loan programs by herself to determine which lender is best. There may be a dozen different lenders' information displayed on this table. As you can imagine, this is a very daunting and discouraging process for most borrowers, especially for first-time home buyers.

Had the salesperson simply been able to point the veteran in the direction of a lender that offers VA loans, the veteran would have been taken care of immediately and would have been able to have made an informed and confident decision.

H.R. 650 will remedy the unintended consequences of current regulations, providing potential home buyers with more options, better advice, and more confidence when buying a new home.

The bill also amends the definition of a "high-cost mortgage" and corresponding thresholds to ensure that consumers of small balance mortgage loans will have the opportunity to access mortgage credit. I would encourage my colleagues to join me in supporting this important legislation.

Mr. FINCHER. Mr. Speaker, I yield such time as he may consume to the gentleman from Arkansas (Mr. HILL).

Mr. HILL. Thank you, Mr. FINCHER, for yielding on this important measure, and thank you for your leadership.

Mr. Speaker, it pains me to stand in opposition to my friend, the ranking member of the committee, and in support of H.R. 650, but I believe that H.R. 650 is a commonsense bill that actually preserves financing options for manufactured homes while preserving and maintaining consumer protections.

I want to add too that my friend from Missouri noted the health of the industry, and I would like to provide a countercomment on that. In the last decade alone—this very tough economic decade that we have had—there has been an 80 percent decline in the production of manufactured housing in the country. Some 160 plants have closed, and there has been a loss of some 200,000 jobs. Therefore, this industry is important to our Nation. As a percentage of total housing units, in my home State of Arkansas, we have 170,000 units, which is some 13 percent of housing units in our State—one of the largest percentages in the country.

For many years, I was a community banker with offices in the Mississippi Delta region of Arkansas. For many of our families, especially in rural areas, manufactured housing is not only the best option for housing, but it is the best option for clean, safe, modern, and affordable housing. Often, due to low volumes in these kinds of towns, it is the only option, as many of my colleagues have noted.

However, under the new mortgage rules issued by the Consumer Financial

Protection Bureau, many of these manufactured housing loans are now automatically considered high cost and, therefore, would subject both the consumers to higher costs and the lenders to greater liability. Therefore, many of my old colleagues in community banking offer fewer loans, and that impacts hard-working, low- to moderate-income families across Arkansas and particularly in rural America, families whose only objective is to own a home, to have the dream of homeownership.

The Director of the CFPB has acknowledged that its rules may, in fact, have this issue of constraining credit, but as the executive director of Arkansas Manufactured Housing Association said in a recent letter:

Most low-income Arkansas families don't have the luxury when it comes to their mortgage options, and many of our member businesses won't last through a few more years of decline in sales.

Mr. Speaker, I submit this letter for the RECORD.

ARKANSAS MANUFACTURED
HOUSING ASSOCIATION,

Hon. FRENCH HILL,
House of Representatives, Longworth House Office Building, Washington, DC.

DEAR CONGRESSMAN HILL: Congratulations on your election to Congress representing Arkansas' 2nd District and on your selection to the House Financial Services Committee.

During the campaign, we visited briefly about how the implementation of 'The Dodd-Frank Act' (and the avalanche of additional regulation created by the Act) hinders job creation and increases the cost of financial services for Arkansas consumers and businesses. More specifically, we discussed how 'Dodd-Frank' has adversely impacted the members of the Arkansas Manufactured Housing Association (AMHA) and their customers—low-to-moderate income homebuyers throughout the state.

Over the past year, the Consumer Financial Protection Bureau (CFPB) has implemented a number of final rules, issued interpretations of those rules, and clarifications of the interpretations of those rules—all in defense of practices that continue to disrupt consumer lending for low-to-moderate income homebuyers, particularly to purchasers in predominantly rural markets like Arkansas.

At Congressional hearing about the Dodd-Frank's 'Ability to Repay' (ATR) and 'Qualified Mortgage' (QM) rules, one of the CFPB's key witnesses testified that the Bureau recognizes "... that concerns about liability under the Dodd-Frank Act's 'Ability-To-Repay' requirement might cause creditors to constrain their lending—particularly in the first few YEARS after the rule takes effect."

In response to that statement—on behalf of an industry which over the past decade has experienced an 80 percent decline in new home production; the closure of more than 160 manufacturing facilities; and the loss of more than 200,000 American jobs—I would say that most low-to-moderate income Arkansas families don't have the luxury of taking a 'wait and see approach' when it comes to their mortgage options and that many of our member businesses won't last through another 'few YEARS' of decline in production and sales.

Throughout its continued rulemaking, the CFPB has demonstrated a fundamental lack of understanding about manufactured home lending. And, through the implementation of rules like ATR and QM, the Bureau has created additional challenges for manufactured

home purchasers and lenders wishing to offer mortgage loans on manufactured homes.

As you are undoubtedly aware, lenders which provide specific mortgage products for the manufactured home industry (particularly personal property type 'home only' [chattel] loans), community banks and other financial institutions will likely offer fewer manufactured home loan options if such loans are not able to be classified as 'qualified mortgages'. The liability created by Dodd-Frank on such loans (classified as 'high cost' or 'high priced') will prevent most institutions from offering these loans to hard-working Arkansas families.

You also know that manufactured home loans tend to be lower balance loans. And, while the cost of origination for a \$50,000 manufactured home loan may be the same as the cost of origination for a \$250,000 'site-built' home loan in 'real dollars'—that origination cost (when considered against the lower-balance loan total) will more readily cause that lower-balance loan to fall outside the parameters of a 'qualified mortgage'.

The loss of mortgage options for paycheck-to-paycheck wage earners seeking to attain 'The American Dream of Home Ownership'—particularly in a state where the median annual household income is around \$40,000—will keep many Arkansas families living in rental units or dependent upon government assistance programs for their housing needs.

The manufactured home industry is asking for your immediate assistance with industry-specific legislation to amend the provisions of Dodd-Frank which are restricting the availability of credit needed by those seeking to purchase manufactured housing. H.R. 650—The Preserving Access to Manufactured Housing Act—would revise the high-cost mortgage triggers for manufactured home loans and make clarifications to the loan originator definition as it applies to manufactured home retailers and their salespeople.

On behalf of the members of the Arkansas Manufactured Housing Association (AMHA) and the customers that we serve, I would respectfully request that you become a cosponsor of H.R. 650.

Thank you for your consideration of this issue of great importance to the manufactured housing industry and our customers—the low-to-moderate income families of Arkansas. Feel free to contact me if you have questions about this request.

Sincerely,

J.D. HARPER,
Executive Director,
Arkansas Manufactured Housing Association.

Mr. HILL. Regarding consumer protection, I agree with my colleagues that this bill does not weaken any current laws. It protects consumer access to affordable credit; it preserves the consumer's choice; it helps Americans achieve financial independence; and it prevents the CFPB rules from overprotecting low-income consumers out of the option of a manufactured home.

H.R. 650 is about protecting the American Dream of homeownership. I am proud to support this bipartisan bill. I think it is common sense.

Mr. FINCHER. Mr. Speaker, may I inquire as to how much time is left on both sides?

The SPEAKER pro tempore. The gentleman from Tennessee has 10½ minutes remaining, and the gentlewoman from California has 13 minutes remaining.

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

Members, I reiterate that H.R. 650 would remove consumer protections afforded to borrowers of high-priced mortgage loans under the Home Ownership and Equity Protection Act, as enhanced by Dodd-Frank, for manufactured housing loans that currently receive such protections, and I read off some of those protections.

I further want to share that these lenders want to be able to originate these high-priced loans at 14 percent and even more when the interest rates change, but they want this bill to change the definition of a "mortgage originator" so that the licensing and antisteering requirements of Dodd-Frank would not apply to manufactured housing.

Not only are they going for protection for higher priced loans and higher fees, they want to change the definition so they don't look like they are originating loans, and they don't want to come under the law in terms of what we require for protection for higher priced loans.

Mr. Speaker, I yield 3 minutes to the gentleman from Texas (Mr. AL GREEN).

Mr. AL GREEN of Texas. I thank the Honorable MAXINE WATERS for continuing to be a champion for people who have been taken advantage of. She has a rich history of fighting for those who are not in a position to fight for themselves.

Mr. Speaker, I guess there will be a question of "Who are you going to believe?" Will it be MAXINE WATERS, who has for decades been fighting for the least, the last, and the lost? MAXINE WATERS, who is known across the length and breadth of this country as a champion for poor people, for people who purchase manufactured homes?

MAXINE WATERS has said—and I concur with her—that this bill will create an opportunity for people to take advantage of those who are living at a level of life wherein what they pay for a home must be what they can afford, and they cannot afford to lose that home.

□ 1545

This is why she is so concerned, and I join her in this notion, that there is predatory lending taking place if this bill passes. If this bill passes, people will be allowed to steer people into homes that will have higher interest rates. If this bill passes, there will be people who will need counseling but will not get the counseling that they need to help them maintain home ownership. If this bill passes, we will go back to prepayment penalties. If this bill passes, we will not be able to bring back these protections and safeguards that have been instated under Dodd-Frank. We will eliminate them, and they will be gone forever.

We need to think before we act and before we vote. This is an important vote for those who are not going to be able to stand up and fight for themselves, but I thank God that we have got the Honorable MAXINE WATERS on

the floor of the U.S. House of Representatives standing here today to stand up for them.

So who are you going to believe? There seems to be a difference of opinion. When you have differences in opinions, you look to see who has been doing what and for how long. She has been fighting for these kinds of rights that we are talking about today since she has been in the Congress of the United States of America. I am proud to stand with the Honorable MAXINE WATERS.

I think that if we pass this bill, we will continue to do what many want to do, but in an incremental salami way. We will continue to slice away at Dodd-Frank. We will continue to do what those who can't repeal it in full would do in part, and that is eliminate the protections for consumers.

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

Ms. MAXINE WATERS of California. Mr. Speaker and Members, before the next Members rise to speak on this bill, I would just like to remind everybody that this amount of interest rate that they will be getting on these loans, should this bill pass, is 10 percent above the prime rate; and from 14 percent it could go up to maybe 18 percent. There is no Member of Congress who would pay that kind of interest rate on a home loan or manufactured housing or anything else, but we are asking the most vulnerable in our society that are targeted to pay this kind of entry rate in the interest of getting credit.

I yield 3 minutes to the gentleman from Maryland (Mr. SARBANES).

Mr. SARBANES. Mr. Speaker, I thank the gentlelady for yielding. I want to congratulate her as well on her amazing advocacy on behalf of consumers across this country and her leadership on the Committee on Financial Services.

Mr. Speaker, here we are again forced to ask the question: Who calls the shots here in Washington and in Congress and on Capitol Hill? We shouldn't have to ask that question. It should be the people that call the shots. It should be everyday Americans that call the shots here, but unfortunately it is big money on Wall Street that continues to call the shots. It is big money that is leaning on Congress to water down, once again, the Dodd-Frank rules in ways that will harm consumers. With the mortgage crisis barely in our rearview mirror, the hidden hand of Wall Street is intent on rolling back critical consumer protections and stripping away important reforms that have been made to our mortgage market.

Exhibit A for today—and I say "for today" because there has actually been dozens of exhibits of this kind of legislation that have come forth over the last few months authored by Wall Street interests. But Exhibit A for today is called Preserving Access to Manufactured Housing Act, H.R. 650. Preserving access; it sounds good, but

it is a wolf in sheep's clothing. That is how they title these things around here.

This legislation would roll back critical consumer protections for our Nation's most vulnerable families, undermining a simple proposition that the owners of manufactured homes deserve the same protections as traditional homeowners; specifically, the legislation would cause interest rates to spike and would reintroduce conflict of interest into the manufactured home market.

By the way, Mr. Speaker, later on today we will see Exhibit B for today. That is called the Mortgage Choice Act, H.R. 685. That is legislation that would scrap vital consumer protections put in place by Dodd-Frank to prevent unscrupulous lenders from steering consumers into higher fee mortgages. That is what is going on around here.

Of all the areas in need of Congress' attention, the Republican majority has chosen to once again focus on giveaways to the Wall Street crowd. American consumers deserve better than that, and I urge my colleagues to vote against H.R. 650 and later against H.R. 685.

Mr. FINCHER. Mr. Speaker, I yield 4 minutes to the gentleman from Texas (Mr. HENSARLING), the chairman of our committee, and I again want to thank him for his leadership on this issue.

Mr. HENSARLING. Mr. Speaker, I thank the gentleman for yielding, but more importantly, I thank him for his leadership, and I thank him for standing up for so many of the downtrodden, the low- and moderate-income Americans from sea to shining sea who want to realize some piece of the American Dream—they want to own a home.

Now, maybe it is not going to be quite as nice as a home that some Member of Congress might live in, you know, but it is going to be their home. In this case, it is going to be a manufactured home. I can say for many of the people who live, Mr. Speaker, in the Fifth District of Texas, if it weren't for manufactured housing, they wouldn't have a house.

As the gentleman from Tennessee so eloquently said as this legislation was being marked up in our committee, there are so many on the left and the far left who want to protect consumers right out of their homes. That is shameful, Mr. Speaker. It is absolutely shameful. They should have the same equal opportunity to own a home as any Member of this body, and yet my friends on the other side of the aisle would take it away from them. No, they have got a bumper sticker slogan here. You know, they have got Dodd-Frank; we are going to aim at Wall Street. But when they aim at Wall Street, they are hitting Main Street. They are hitting Main Street, and low- and moderate-income Americans are suffering.

We have bank after bank after bank after credit union after credit union, we are talking community financial in-

stitutions who are saying, without the legislation of the gentleman from Tennessee, they have got to get out of the business. You know what that means, Mr. Speaker? It means people lose their opportunity to own that first home, which might just be a manufactured house.

First Arkansas Bank and Trust, we heard from them:

Our bank has a long history of helping consumers, especially those who, for some reason, cannot qualify for secondary market financing at the time. Due to the fact that this type of financing is now overly burdened by the qualified mortgage standards, we have ceased this type of financing.

I heard from the Central Maine Credit Union. And, by the way, we haven't mentioned Goldman Sachs and J.P. Morgan. No, these are community financial institutions, Mr. Speaker.

I am sorry. This comes from Five County Credit Union:

Since October of 2010, Five County has no longer been offering mobile home loans to its members due to the Federal legislation.

First National Bank of Milaca. I hope I am pronouncing this right, but given that it isn't a money center bank on Wall Street, we are a little less familiar with its name. This is in Minnesota.

The high price mortgage rules have caused my bank to reduce the number of real estate mortgages we make on certain type houses, specifically mobile homes.

I could go on and on. I have got a stack of these, Mr. Speaker. That is why the gentleman from Tennessee, with his able leadership, has brought forth legislation—bipartisan legislation, I might add; bipartisan, almost half of the Democrats on our committee supported it.

The ranking member supported it before she was against it. I don't quite understand the change of mind. The need is still as great. People are still suffering. The low- and moderate-income Americans have been falling behind. Here is a chance to let them have an opportunity to get into a mobile home. But, no, no, no, no, no, we have got a Wall Street bumper sticker slogan here, and it doesn't matter who is going to get hurt.

Well, it does matter. It matters a lot, Mr. Speaker. We need to ensure that every American, regardless of their income, in a competitive, transparent, innovative capital market, that they have the opportunity to finance that mobile home. Every American should have that opportunity.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. FINCHER. I yield the gentleman an additional 1 minute.

Mr. HENSARLING. Every single American should have that opportunity, and it is the gentleman from Tennessee who is hearing their voices and is representing their voices on the House floor today.

Again, I want to thank him for his leadership and thank him for the thousands and thousands across the Fifth District of Texas that I have the privi-

lege and honor of representing that, just because they are low income, he knows—he knows—they still deserve that chance for the American Dream. He is fighting for their American Dream.

This was compromise language, Mr. Speaker. This is not the bill I wanted; it is not the bill he wanted. It was compromise language. In fact, the ranking member supported even a broader provision in the previous Congress. But what has happened is, yet again, the left hand doesn't always know what the far left hand is doing; and the far left hand has decided that all of a sudden we are going to aim at Wall Street banks, and it doesn't matter if any person working at a Walmart or working at a Whataburger loses their chance at the American Dream.

That has to stop. We need to support the legislation of the gentleman from Tennessee. I urge the House to adopt it.

Ms. MAXINE WATERS of California. I yield 2 minutes to the gentlelady from Illinois (Ms. SCHAKOWSKY).

Ms. SCHAKOWSKY. Mr. Speaker, it is interesting that the gentleman just described this as a consumer protection bill for people who live in manufactured housing. We are talking about trailer homes. But yet the National Manufactured Home Owners Association is opposing this bill, along with the Alliance for a Just Society, Americans for Financial Reform, the Center for American Progress, the Center for Responsible Lending, Consumer Action, Corporation for Enterprise Development, Empire Justice, Financial Protection Law Center, the Housing Assistance Council, the Leadership Conference on Civil and Human Rights, the National Consumer Law Center, National Council of La Raza, National Fair Housing Alliance, North Carolina Justice Center, U.S. Public Interest Research Group. Are these the far left that he is talking about, the people who actually represent folks that live in the kind of housing that he is saying that he wants to protect?

Nearly 7 years ago, our housing collapse resulted in more than 5 million foreclosures and 10 million jobs lost, and so we enacted Dodd-Frank to reform Wall Street, to improve consumer protections against crippling loans and the creation of the Consumer Financial Protection Bureau. The two bills, H.R. 650 and H.R. 685, would strip many of these consumer protections, would allow higher fees and reduce consumer protections and permit some of the most abusive and deceptive practices that trapped borrowers into unaffordable loans. Those protections were hard earned, and they were clearly justified. Eliminating them would put us back in the same situation that led to the worst recession since 1929.

This bill, H.R. 650, would weaken consumer protections for manufactured home loans. This is a bad bill, and I urge my colleagues to vote "no."

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

Ms. MAXINE WATERS of California. Mr. Speaker, could you tell me how much time we have left?

The SPEAKER pro tempore. The gentlewoman from California has 4 minutes remaining. The gentleman from Tennessee has 5½ minutes remaining.

Ms. MAXINE WATERS of California. I yield 2 minutes to the gentleman from Washington (Mr. HECK).

□ 1600

Mr. HECK of Washington. Mr. Speaker, I cannot tell you how thrilled I am to hear that the chair of the committee has seen the light and will follow the lead of the gentleman from Tennessee, and I am looking forward to him signing on to Congressman FINCHER's Export-Import Bank reauthorization bill.

In fact, I wish I could stand here and support this in the name of consumer protection, but it isn't. When we had this hearing, the most common thread was that we needed more information about what is happening out here.

Well, unfortunately, since that hearing, we have received more information. Indeed, The Seattle Times ran an unbelievably in-depth article detailing some of the worst practices among manufactured home lenders, some of those practices which contributed to the subprime bubble and meltdown: not verifying borrowers' income, pushing borrowers into unaffordable loans, aggressive debt collection, driving up costs through hidden add-ons, overappraising homes, all of these things.

If you do nothing else, read this essay, which I flat predict today—write it down—is going to win a Pulitzer Prize. Write it down.

It has been suggested that lenders could not make a living were they held to 8 points over prime, but that doesn't square with reality. What is reality? Take out the largest lender, who averages 7 points over prime, average all the rest, and it is 3.8 percent over prime.

Don't tell me lenders can't make a living in the manufactured home market unless they are given 10 points over prime. They are making a living. In fact, they could double it and still be approximately what the single largest does.

This bill is about relaxing an awful lot of consumer protections among our most vulnerable population, requirements to do housing counseling, a ban on teaser rates, early provision of disclosures, large font statement of the consumers' rights.

This bill would go backwards on those measures and would expose the most vulnerable among us to exploitation. As a consequence, I would urge my colleagues to vote "no" on H.R. 650 in the name of consumer protection.

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

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

My colleagues on the opposite side of the aisle keep telling us how everybody

who would make money on the most vulnerable population is somehow suffering. They are suffering because somehow they are not able to make these loans because they cannot be guaranteed the profits that they want to get.

Let me again just share some information with you. Clayton Homes, the largest U.S. mobile home manufacturer, as well as the two biggest mobile home lenders, 21st Mortgage Corporation and Vanderbilt Mortgage and Finance, are owned by Berkshire Hathaway, an amazingly profitable company whose shares trade for \$215,000 each.

Berkshire Hathaway profited to the tune of \$19.87 billion, or 12,092 per share, in 2014. The CEO of Berkshire Hathaway is Mr. Warren Buffett, the third richest man in the world.

Even though the CFPB's rule on manufactured housing was effective in January 2014, again, Clayton Homes profited to the tune of \$558 million in 2014, up from \$416 million in 2013 and \$255 million in 2012. Why do we need to provide this industry with more regulatory relief when they are already thriving?

Note that these profits come on the backs of some of America's lowest income households. In fact, 84 percent of the industry's customers make less than the U.S. median household income.

Clayton, again, is a large conglomerate of companies operating under at least 18 names, constructing nearly half of the industry's new homes and selling them through its own retailers. Many consumers think they are shopping around, not realizing that it is just different dealers with different names, all operating under the Clayton umbrella.

Let me just wrap this up by saying that this bill is absolutely a giveaway. It is my friends on the opposite side of the aisle deciding that it is more important to allow this industry to charge exorbitant interest rates and fees to this vulnerable population than it is to try and do something about reform.

We went through a recession—almost a depression—in this country because of the way loan initiators came up with these exotic products. You want to take us right back to that kind of situation.

I would ask my colleagues to vote "no" on this bill. It is not needed, and it is absolutely predatory.

I yield back the balance of my time. Mr. FINCHER. Mr. Speaker, I yield myself such time as I may consume.

I am going to finish up and just hit on several accusations that have been made by my friends on the other side of the aisle. Before I do, I will read a statement from the ranking member last Congress—this was back in May 2014—on H.R. 1779, which was the bill before the compromise, which had interest rates at 14 percent, not capped at 10 above prime.

But I'm going to support the bill, and I'm supporting the bill because I have been em-

bracing opportunities to support rural communities.

In the same vein, I'm going to support this bill, even though I have some questions about it, because, again, I want my legislators here, my friends, my colleagues, rather, who are from rural areas that are trying hard to make sure that they provide opportunities and they realize the problems of their constituents, I want them to know that we can work together on rural and urban problems, without always being opposed simply because it's urban or simply because it's rural.

Now, that is before the compromised language, Mr. Speaker. Now, that language is significantly less. Once again, we are not doing away with the protections that Dodd-Frank makes sure that apply to folks all over districts all over our country.

Think about this. I go home every weekend. I live in a little place called Frog Jump. It is a real place in west Tennessee. My county is Crockett County, a very rural county that doesn't have a stoplight in our county, not a red light in our county. We are that small, 12,000, 13,000 people.

I go home to my constituents, the folks in my district, and they tell me: FINCHER—a lot of them call me by my last name—FINCHER, we are trying to buy a mobile home—a manufactured home—and we are happy with the price, we have been happy with all of the terms of the conditions of the manufactured home that we are trying to buy; but, FINCHER, we can't buy one because Washington has gotten in the way. We are happy with the price; we are happy with the terms; we are happy with the product, but bureaucrats and politicians in Washington seem to think they know more than we know here in Crockett County.

Now, Mr. Speaker, my colleagues on the other side of the aisle, it is almost like, Do as we say, but don't do as we do. It is almost like they are totally against Americans having the right to choose for themselves and make the decisions for themselves, so Members of Congress should sit high on their horse, know nothing about the industry, nothing about how this is going to impact not the people at the top, Mr. Speaker.

If my colleagues are so opposed to making an income and making wealth and growing our businesses and making a profit—this doesn't hurt Warren Buffett. It hurts the people in Frog Jump and Dyersburg and Knoxville, all around this country. We somehow must get back to working for the people back home and not listening to the special interest groups.

They have been citing a story in a newspaper somewhere—I don't know where—that put all of these accusations out. We are not lessening the role of Dodd-Frank when it comes to consumer protections with this bill. All we are doing is making sure that Americans, Mr. Speaker, can have access to credit and they can own a home for themselves and not be told what to do by Washington politicians.

I urge my colleagues on both sides of the aisle—this is a bipartisan bill—please, please don't be scared by the President's veto threat yesterday and try to vote for the constituents back home in our districts that desperately need this legislation to pass.

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

The SPEAKER pro tempore (Mr. DUNCAN of Tennessee). All time for debate has expired.

Pursuant to House Resolution 189, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of H.R. 650 is postponed.

MESSAGE FROM THE PRESIDENT

A message in writing from the President of the United States was communicated to the House by Mr. Brian Pate, one of his secretaries.

MORTGAGE CHOICE ACT OF 2015

Mr. HUIZENGA of Michigan. Mr. Speaker, pursuant to House Resolution 189, I call up the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 685

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 "Mortgage Choice Act of 2015".

SEC. 2. DEFINITION OF POINTS AND FEES.

(a) AMENDMENT TO SECTION 103 OF TILA.—Section 103(bb)(4) of the Truth in Lending Act (15 U.S.C. 1602(bb)(4)) is amended—

(1) by striking "paragraph (1)(B)" and inserting "paragraph (1)(A) and section 129C";

(2) in subparagraph (C)—

(A) by inserting "and insurance" after "taxes";

(B) in clause (ii), by inserting " , except as retained by a creditor or its affiliate as a result of their participation in an affiliated business arrangement (as defined in section 2(7) of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2602(7))" after "compensation"; and

(C) by striking clause (iii) and inserting the following:

"(iii) the charge is—

"(I) a bona fide third-party charge not retained by the mortgage originator, creditor, or an affiliate of the creditor or mortgage originator; or

"(II) a charge set forth in section 106(e)(1);"; and

(3) in subparagraph (D)—

(A) by striking "accident,"; and

(B) by striking "or any payments" and inserting "and any payments".

(b) AMENDMENT TO SECTION 129C OF TILA.—Section 129C of the Truth in Lending Act (15 U.S.C. 1639c) is amended—

(1) in subsection (a)(5)(C), by striking "103" and all that follows through "or mortgage originator" and inserting "103(bb)(4)"; and

(2) in subsection (b)(2)(C)(i), by striking "103" and all that follows through "or mortgage originator" and inserting "103(bb)(4)".

SEC. 3. RULEMAKING.

Not later than the end of the 90-day period beginning on the date of the enactment of this Act, the Bureau of Consumer Financial Protection shall issue final regulations to carry out the amendments made by this Act, and such regulations shall be effective upon issuance.

The SPEAKER pro tempore. Pursuant to House Resolution 189, the gentleman from Michigan (Mr. HUIZENGA) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Michigan.

GENERAL LEAVE

Mr. HUIZENGA of Michigan. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and submit extraneous materials on the bill under consideration.

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

There was no objection.

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of my bill, H.R. 685, the Mortgage Choice Act.

As someone who has worked in the housing industry, this is a very important issue to me and, more importantly, to all of our constituents across the country.

Last year, the qualified mortgage—or QM—ability to repay rule as mandated by the Dodd-Frank Wall Street Reform Act went into effect. Nobody has a problem with that, but the QM rule is the primary means for mortgage lenders to satisfy its "ability to repay" requirements.

Additionally, Dodd-Frank provides that a QM, or qualified mortgage, may not have points and fees in excess of 3 percent of the total loan amount.

As it is ambiguously defined currently, "points and fees" include, among other charges, fees paid to affiliated, but not unaffiliated, title companies, and amounts of insurance and taxes held in escrow.

As a result of this confusing and problematic definition, many affiliated loans, particularly those made to low- and moderate-income borrowers would not qualify as QMs and would be unlikely to be made or would only be available at higher rates due to heightened liability risks. Consumers would lose the ability to take advantage of the convenience and market efficiencies and choice offered by one-stop shopping.

I, along with my good friend Representative GREGORY MEEKS from New York, reintroduced H.R. 685, a strong, bipartisan bill that would modify and

clarify the way that these points and fees are calculated. This legislation is very narrowly focused to promote access to affordable mortgage credit without overturning the important consumer protections and sound underwriting required under Dodd-Frank's "ability to repay" provisions.

Having been a licensed Realtor and coming out of that industry, it didn't take those of us who had been in the industry long to see that there was significant problems with the structure of what had led to the housing crisis in the last number of years.

I tell the story oftentimes of the first closing that I did, where a check was slid across the desk the table to the seller and then a check was slid across the table to the buyer. The closing agent really didn't even know what to say.

It was the first time that they were starting to get into these zero down or even 120 percent loan to values, is what was happening.

□ 1615

I thought to myself, this is not going to end well, and that is the case. We need to have that tightened-up system.

But I think it is important to know that we have some issues with that Dodd-Frank provision. This is one of those.

I do also believe, Mr. Speaker, that it is important to note that when we first introduced this bill in 2012, in the last Congress, it looked substantially different. However, working with my colleagues on the other side of the aisle, I made the decision to make the changes necessary to gain their support of the legislation. As a result, it has been a truly bipartisan effort at every step of the way in the legislative process.

That is why this very legislation unanimously passed both the House Financial Services Committee and the House of Representatives last Congress. In fact, as we dealt with this bill again, the new bill, H.R. 685, it passed out of committee 43-12, after, I think, some had decided that they were going to be against it after they were for it.

It seems that the White House and others on Capitol Hill have decided that, rather than taking care of consumers, and rather than trying to make the bill work, they have decided that it is a citadel that cannot be breached, and not a jot or a tittle of Dodd-Frank can be changed. Otherwise, they label it as bailouts and helping out Wall Street and all these other things.

The real truth of the matter is, Mr. Speaker, we are trying to make sure that real Americans can obtain the American Dream and buy and own their own home.

Specifically, our bill, H.R. 685, would provide equal treatment for affiliated title fees and title companies and clarify the treatment of insurance held in escrow.

When things are held in escrow, they don't belong to the owner, they don't

belong to the bank or the title company that is holding it. All they are doing is holding them to then pay for that insurance bill that is going to be coming due. They pay for the insurance or the property taxes that may be coming up.

What happens, when someone writes that check every month, they are putting a twelfth of that total payment every month into that escrow. And it just begs to be clarified.

These commonsense changes will promote access to affordable mortgage credit for low- and moderate-income families and first-time homeowners by ensuring that safer, properly underwritten mortgages pass the QM test.

Whether or not you support Dodd-Frank overall, or specifically within this area, it is clear the law is going to require some tweaks to ensure qualified borrowers aren't locked out of homeownership and the beneficial features of a qualified mortgage.

The QM represents the safest, best underwritten mortgage availability on the market. It is the gold standard, Mr. Speaker. We should want more people getting QMs, not fewer.

Quite frankly, this is something that we should all agree on and, as I pointed out, we did last term. Our bill doesn't touch any of the CFPB's strict underwriting criteria. It doesn't in any way suspend a lender's legal requirement to determine that a borrower has the ability to repay that loan.

Mr. Speaker, this body has the opportunity to help more Americans realize a portion of that American Dream, as we talked about.

You know what the best part of it is, Mr. Speaker? We don't need to pass a grandiose law or decree. All we need to do is work in a bipartisan manner. I think the American people are begging for that, and here is an opportunity to do that. We have done it, and to reform a burdensome regulation that is negatively impacting our constituents is something that we should all strive for.

So I would like to thank my colleague, Representative MEEKS, along with many of the others on both my side of the aisle and the other side of the aisle who have worked tirelessly to help fix this flawed provision currently being implemented in Dodd-Frank.

I urge my colleagues to vote in support of H.R. 658 and help make the dreams of their constituents come true and a reality by ensuring that all consumers have greater access to mortgage credit and more choices and credit providers.

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

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

Mr. Speaker, I rise today in opposition to H.R. 685, the so-called Mortgage Choice Act, which would roll back protections for home buyers, make mortgages more expensive, undermine Dodd-Frank, and undo the important work of the Consumer Financial Protection Bureau.

As its title indicates, the Mortgage Choice Act would affect choice, but in the wrong way. It would invite a return to a recent time when hard-working Americans were choosing whether to pay for medication or their mortgage, a time when they were faced with choosing between sleeping at a homeless shelter or spending one more night in the car.

These choices were and still are being made by many of those who suffered as a result of the financial crisis, a crisis that was caused in large part by predatory mortgages.

During this time, lenders often piled on excessive upfront fees by exploiting the opaque pricing and sales system for settlement services, like title insurance, which too often left borrowers without the information necessary to shop around or negotiate for lower prices.

They cared little about whether the borrower had the ability to repay the loan over the life of the mortgage because they raked in upfront fees at the point of origination.

Just to make it clear, anyone who has bought a home, who has got involved with negotiating for a mortgage would understand very clearly what we are talking about. We are going to focus on title fees, but there are a lot of fees up front that would-be homeowners are asked to pay for, including appraisal fees and inspection fees.

So during the subprime meltdown and the crisis that we had, we determined that there were many of the mortgage lenders, the originators, who were just piling on these fees. This is in addition to the downpayments they were making, and so they were making more money.

Because they were making more money, this is what caused many of our homeowners to lose these homes, because they were paying too much up front and they were being gouged with these predatory loans.

In response, the Dodd-Frank Act entrusted the CFPB with the responsibility of ensuring that lenders and their affiliated companies were restrained from charging excessive fees.

What are we talking about?

We are simply talking about mortgage lenders and originators who owned other companies like title companies, or who were affiliated with other companies like title companies. And why were they affiliated?

They were affiliated, or they owned these companies, so that they could make more money, because these affiliated companies would mark up the price of these fees and, basically, kick back to the originator some money.

One way the CFPB achieved this was through a standard known as a qualified mortgage, which, among other things, placed a 3 percent cap on upfront fees. What they simply said was, You can't just keep charging any old thing that you want to. It doesn't make good sense that people are ending up paying 5 percent, 6 percent and on

and on in these upfront fees. So we are going to put a cap on for 3 percent of upfront fees.

These 3 percent fee caps include those paid to affiliates. Don't forget, these are these companies that are owned by the originator, or affiliated with them. This 3 percent fee cap includes, again, those paid to affiliates of the lender for services such as, again, property appraisals, settlement services, and title insurance.

It is these fees that pose the greatest risks to consumers since they invite lenders to steer borrowers directly to their affiliates without open competition and with higher prices.

So, simply, what the originators were doing was saying, okay, this is who we are going to get you to pay money to for these services that you need in order to get this loan. They didn't ask you if you knew a title company. They didn't invite the independent companies in to compete. They just simply steered the borrowers into these affiliated companies.

In the past, creditors have offered incentives like reduced office rent, bonuses, commissions, or other financial perks in exchange for business referrals.

Though Dodd-Frank banned these type of kickbacks, some creditors are circumventing them by buying or creating businesses so they can profit by referring their customers to their affiliated service providers. It is worse than referral. They just write it up, and the borrower doesn't even know that they had an opportunity to shop around.

Others, like J.P. Morgan and Wells Fargo, recently settled cases of wrongdoing within the past year for engaging in a kickback scheme with an affiliated title company.

But instead of strengthening this ban on kickbacks, today, this House considers legislation that would actually incentivize these cozy relationships which increase creditors' profits at the expense of consumers. In some cases, these referral financial incentives are as much as half of the premiums home buyers pay.

Buying a home is a complex venture. How many among us who own homes have really ever shopped around for title insurance? I imagine very few.

Consumers should not have to be worried that their service providers are colluding to scam borrowers. Instead, they should be competing to provide them the best prices.

H.R. 685 would undermine the CFPB's definition of affiliated services by removing title insurance fees charged by affiliates of the lender from the 3 percent cap. As a result, creditors will actually be encouraged to direct borrowers to expensive affiliates, codifying a system of kickbacks in our laws. This is not only detrimental to consumers but to small businesses that provide unaffiliated title insurance.

So what they are basically saying is, We don't like it that you have had reform in the law. We don't like it that

you have discovered that these kick-back schemes go on. We don't like it that you now know that some of these originators, these lenders, own some of these businesses.

We want them to be able to charge as much in fees as they can get. Let them gouge, or let them simply write in companies that they know will pay them more money for getting this business.

So we have said, in the Consumer Financial Protection Bureau, that this should be limited to 3 percent. That is enough. You don't need to take more from the consumers.

Title insurance is already an uncompetitive market, and State protections are often weak and, at times, non-existent. This measure will, ironically, ensure even fewer choices for consumers because consumers rarely know that other options exist.

As a result, they will often simply rely on what they are kind of forced to do or made to do, or the recommendations of their lender, who, under H.R. 685, can simply refer them to affiliated entities who can then charge excessive fees without regard for the 3 percent cap.

Mr. Speaker, a diverse coalition, ranging from the NAACP and the National Council of La Raza to the Center for American Progress and the Center for Responsible Lending, have all voiced their opposition to this so-called Mortgage Choice Act.

The Obama administration has pledged to veto the measure because it "risks eroding consumer protections and returning the mortgage market to the days of careless lending."

We need only reflect on the 2008 mortgage crisis to understand that lenders too often focused on profiting from upfront payments through points and fees, rather than taking care to originate loans whose value derives from long-term performance.

I am alarmed at how short our memories have become. It has barely been 5 years since the worst of the crisis subsided, and we are already welcoming a return to the abusive practices that contributed to the subprime meltdown.

□ 1630

This measure will drive up the cost of mortgages, limit competition, and ultimately hurt consumers, so I sincerely urge my colleagues to oppose it.

Mr. Speaker and Members, I have spent hours with consumers begging for loan modifications, trying to save their homes. They didn't know what they were signing up for when they signed on the dotted line, for many of these mortgages were simply gouging them, simply telling them that they could get refis anytime they wanted. They didn't know that when they were told: Don't worry about how much money you make, we can fix that; don't worry about whether or not we are going to be able to not only refinance, but we can give you this for in-

terest only; and on and on and on, with all of these exotic products. And they certainly didn't know about all of the fees that they were paying up front. They didn't understand that they should have had some options. They should have had some choices, but they didn't have; they didn't have because these lenders were just putting them into paying companies that they were affiliated with, that they were going to make more money off of.

This is shameful. I don't know why we are spending our time in the Congress of the United States trying to gouge consumers and trying to put us back where we were with the subprime meltdown and the crisis that was created.

We have a lot of things we should be attending to. There are a lot of concerns that our consumers have out there. Our consumers are concerned about jobs and job creation. They are concerned about pay equity. They are concerned about homelessness. They are concerned that we have the housing, to attend to those who have jobs that cannot afford to pay the price of rental housing. They are concerned that if they want to buy a home that they will be treated fairly, that they will not be gouged, that they will not be taken advantage of.

We know that when you buy a home, you have a stack of papers this high to sign. We also know that if you are well off, you can get your lawyer, you can get your representatives to read through these papers and help you get the best mortgage. We know that Members of Congress know how to negotiate, know how to bargain, know how to get the best loans, know how to shop around; but not all of our consumers are that fortunate, not all of them are prepared, and they listen to what they are told by their lenders.

I want to tell you, the business that we are involved in here with this bill where we are trying to say forget about that 3 percent cap, let these lenders charge as much as they can get, let them gouge the consumers—this is wrong. This should not be done by Members who are sent here to represent all of our constituents, all of our consumers, and more than that, the more vulnerable of them, those who don't have high-priced lobbyists in the Halls of Congress, those who can't even get their Members of Congress to return their telephone calls if they have a complaint. We should be here dealing with the real issues of the day, not using our influence and our time to simply fatten the pockets of those who would gouge our constituents.

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

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield 1 minute to the gentleman from California (Mr. MCCARTHY).

Mr. MCCARTHY. I thank the gentleman for yielding.

Mr. Speaker, first off, I will not be long. I know you have a number of

Members who want to speak for this bill.

Before I begin, I want to thank Financial Services Committee Chairman HENSARLING for all the good work he and his committee have been doing not only on this bill, but on numerous bills this week. This whole week, the House will be voting on bills to promote a healthier economy, preserve consumer choice, and help people become financially independent.

You know, Mr. Speaker, it is an ironic thing here in Washington when some laws that are passed hurt more than they actually help. I truly think everyone in this body wants to do what is best for the American people, but that is not how things always turn out.

There are some in this body who, whenever a problem comes around, their gut reaction is to add more regulations, costs, and red tape. For some reason, they think paperwork can solve all of our problems, and that is exactly what happened with Dodd-Frank. Washington tried to solve a problem by regulating the big guys, but all they succeeded in doing is hurting the little guys.

When you look around, who is getting hurt most by Dodd-Frank? It is credit unions and community banks. More importantly, it is lower income families who can't get the loans they need because one-size-fits-all regulations are blocking them.

We need to give people in this country and the institutions that serve them space to live and space to grow. The Mortgage Choice Act and so many of the bills that we will see on the floor this week help open up that space.

I want to thank the gentleman from Michigan, Representative HUIZENGA, for being a champion of this legislation to give the American people the room they need to achieve their dreams.

So let's get behind the American people and help them reach financial independence by supporting this bill.

Ms. MAXINE WATERS of California. Mr. Speaker, I have no further requests for time.

I reserve the balance of my time.

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield 2 minutes to the gentleman from North Carolina (Mr. MCHENRY), the vice chairman of our committee.

Mr. MCHENRY. Mr. Speaker, I want to thank my colleague from Michigan (Mr. HUIZENGA) for his hard work on this piece of legislation. It is well crafted and is a very important reform that the American people need to understand and appreciate.

What the American people understand is that Washington regulations are preventing them, Americans, from realizing the dream of homeownership. These arbitrary, Washington-created barriers are keeping young people, recently married couples, and low- and middle-income Americans from accessing mortgages they need to own a home. That is wrong.

Right now, consumers are bearing the brunt of regulatory overreach

under Dodd-Frank. According to the most recent housing data, the U.S. homeownership rate is now the lowest that it has been in 20 years. Young homeowners are being hit particularly hard. For example, in my district, in Buncombe County, in Asheville, the number of young homeowners fell to a level not seen since the year 2000. That is unacceptable.

Combine these figures with recent reports indicating serious distress in the credit markets, and it becomes clear that young, lower-, and middle-income Americans are being squeezed out of the dream of homeownership.

It is important to note that this bill will not do a number of things. Nothing in this bill undoes the Dodd-Frank requirement that lenders ascertain a borrower's ability to pay, nor does the bill in any way change the strict underwriting standards that the CFPB has set for qualified mortgages. Instead, this bill simply allows more loans to fit under the current limitation on points and fees, thereby expanding access to credit at a time when credit is still very tight. It also provides clarity to the calculation of points and fees which allow more loans to meet the requirement of qualified mortgages.

These are very important reforms, very necessary reforms, and are good for American homeownership. I congratulate my colleague for crafting this fine piece of legislation.

I urge my colleagues to support the bill.

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

Mr. HUIZENGA of Michigan. Mr. Speaker, I would like to inquire as to the amount of time on both sides.

The SPEAKER pro tempore. The gentleman from Michigan has 20 minutes remaining. The gentlewoman from California has 16½ minutes remaining.

Mr. HUIZENGA of Michigan. Mr. Speaker, with that, I yield 2 minutes to the gentleman from Michigan (Mr. TROTT), a new colleague of ours.

Mr. TROTT. Mr. Speaker, I want to thank the gentleman from Michigan for the opportunity to cosponsor and to speak in favor of H.R. 685.

There is no question that Dodd-Frank is making the dream of homeownership more difficult for many Americans. There are a myriad of unintended consequences that were created by this regulation, and the problems are largely the result of an overreach by the Federal Government and poorly thought-out rules, rules which, in many cases, were written by people that may or may not know the difference between mortgagee and mortgagor.

The Mortgage Choice Act addresses a problem created by the qualified mortgage rule. The qualified mortgage rule treats the cost of title insurance differently depending on whether the title insurance agency is affiliated with the lender. The distinction is nonsensical. In many States like Michigan, the title

insurance cost is regulated by an insurance commissioner or through a filed rate; consequently, the cost of insurance in most States is typically the same regardless of whether the title agency is an affiliate or not.

The current definition of points and fees is not only illogical, but it also increases the cost of mortgage credit by making lending less efficient and less profitable. It also reduces the mortgage options that are available to consumers; and it generally makes credit less available, which, in turn, stifles the ability of hard-working Americans to buy a home.

The one thing that the current definition of points and fees does do, however, is it gives the Consumer Financial Protection Bureau a reason to hire more staff to run around the country and audit and impose sanctions on lenders, sanctions which ultimately hurt consumers and the lending industry.

I ask my colleagues to support the Mortgage Choice Act, as it truly will afford consumers more choices as they pursue their dream of homeownership.

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

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield such time as he may consume to the gentleman from Texas (Mr. HENSARLING), the chairman of our committee.

Mr. HENSARLING. Mr. Speaker, I thank the gentleman from Michigan for his leadership on our committee and for his leadership in bringing this bill through our committee on a strong bipartisan vote.

I have got to tell you, Mr. Speaker, it is with great pride that the House Financial Services Committee just a couple of weeks ago voted out 11 different bills to help American families achieve that coveted goal of financial independence, and part and parcel of that quest, that dream, is the dream of homeownership.

Regrettably, there are some people within this body who believe in bipartisanship more in theory than they do in practice. I regret those who supported a bill before they were against it, but that is where we are here today, Mr. Speaker.

What we are really about here is trying to ensure that low- and moderate-income people do not have their Federal Government protect them out of their homes, and what we have seen is bad and dumb regulation out of Washington do just that.

The goal of consumer protection ought to be to help empower consumers to buy homes they can afford to keep, that we have competitive, transparent, innovative markets that are vigorously policed for forced and fraud and deceptive advertising. That is the vision we have on this side of the aisle, and, frankly, it is at least a vision that some Members on that side of the aisle have as well.

So, Mr. Speaker, this is an incredibly modest—it is still important, but an

incredibly modest bill. By definition, if it is bipartisan, it is going to be modest.

I am somewhat shocked that under our rules and procedures that this wouldn't be on the suspension calendar. And in fact, in the last Congress, there wasn't one single vote cast to object to this bill from the gentleman from Michigan (Mr. HUIZENGA), the chairman of our Monetary Policy and Trade Subcommittee, a real leader on our committee on housing opportunity for low- and moderate-income Americans—not a single dissenting vote. But I guess that was before, again, the left hand knew what the far left hand was doing. And now, all of a sudden, we have entered yet another fact-free zone and we are having all this incredible verbiage about Wall Street, when all this bill is doing is leveling the playing field between those firms that would be affiliated and those that would not so that consumers can have a few more choices and benefit from lower cost as they try to get their American Dream.

If we followed the logic of the far left, McDonald's could serve you a burger, but they could no longer serve you fries. You would have to go across the street to Burger King for your fries there. I guess National Tire and Battery would have to be "National Tire." They couldn't sell you a battery anymore. Consumers would be protected and not have their choices recognized. I guess the phone company could no longer offer you a discount on Internet and cable and phone put together because, my lord, those are affiliations, Mr. Speaker; and apparently the far left wants to ensure that American consumers are stripped of their economic liberty to make choices for themselves, to be able to get discounts when products are put together. I don't understand it.

□ 1645

We are trying to ensure that low- and moderate-income Americans have convenience, that they have choice, and that they have lower prices. The Truth in Lending Act will apply and should apply. We have to protect consumers against force, fraud, and deception, but we have got to quit protecting consumers right out of their homes.

So again, I want to thank the gentleman from Michigan (Mr. HUIZENGA) for doing everything he can to help this segment of our American population. So often we hear the left and far left talk about affordable housing. Once again, it is something they recognize in theory; it is just not anything they want to support in practice.

This is an affordable housing bill. This is an affordable housing bill. Consumers will have choice under this bill, thus, the name. So we know that talk is cheap, but, unfortunately, votes tend to be expensive. This started out as such a bipartisan piece of legislation, but then somebody said: Oh, my Lord, this is a clarification or modification

of Dodd-Frank, and Dodd-Frank is something that came down from Mount Sinai. It was chiseled into stone tablets.

Former Chairman Frank, who chaired our committee, doesn't seem to believe that. He came before our committee and testified at least a half a dozen different ideas he had for amending his own signature legislation. Yet there are those on the far left who would hurt the most vulnerable in our society, who would deny them fundamental economic liberties to choose the mortgages they want to allow them their American Dream of homeownership. That is not right. That is not fair. That is not economic justice.

That is why, Mr. Speaker, it is so critical—so critical today—that we support H.R. 685. It was designed to be a bipartisan bill. It should be a bipartisan bill, and I urge every single Member to adopt it.

I thank the gentleman from Michigan for his leadership.

Ms. MAXINE WATERS of California. Mr. Speaker, with all due respect to my chairman, Mr. HENSARLING, this debate is not about McDonald's, it is not about Burger King, and it is not about the National Tire and Battery Company. This is about our constituents who want to be homeowners, who are gouged, who are misled, and who are steered into companies that are going to provide kickbacks for their loan originators.

We need to get rid of some of these myths. The myth that we have heard today is we need H.R. 685 to ensure access to credit for low-income households. Well, let's talk about the facts.

The cost of title insurance is opaque. Borrowers are responsible for paying for title insurance, but title insurance pricing is basically negotiated between the lender and the title insurance company. The pricing and sales system is completely nontransparent, making it impossible for borrowers to shop for better prices on title insurance. In addition, when borrowers spend money on inflated title insurance premiums, it makes homeownership less sustainable. High title insurance prices mean borrowers have less money to put toward a down payment or to put toward improvements to their home.

Even The Wall Street Journal agrees. Here is a quote from an article from March 28, 2014: "Title insurance can cost hundreds of dollars for modest houses and thousands for multimillion-dollar properties. Yet many home buyers don't focus on the product, or the price, until they sit down at the closing."

The article went on to describe that "upstart insurers and agencies are challenging the status quo." Two insurers are "marketing directly to consumers on the Internet, offering online quotes to home buyers who plug in basic information about the property, such as location, purchase price and loan amount. And they are offering savings of up to 35 percent off what established firms charge."

But these upstart companies have had a hard time in securing market share because they don't have the profits to afford to offer kickback-like arrangements.

The CFPB has taken reasonable steps on the affiliated title insurance issue, carefully considering the industry comments in their proposed rule and deciding that the harm to consumers was too great to exclude affiliated title. The inclusion of title insurance, qualified mortgage points, and fee caps serves to limit title insurance pricing from even greater excesses.

As Professor Adam Levitin of Georgetown University, a Democratic witness at the hearing on H.R. 685, concluded: "To the extent that we are concerned about ensuring greater availability of credit to consumers, exempting title insurance from the HOEPA and QM point and fee caps is a terrible idea as it virtually guarantees that consumers will be gouged with increased title insurance costs which make homeownership more expensive."

Make no mistake; Wall Street always argues that consumer protection will hurt access to credit when they want to stop those efforts dead in their tracks. In fact, we heard these same arguments in the early 2000s as the industry lobbied against consumer protection. In 2007, Representatives Brad Miller and Mel Watt introduced, or reintroduced from 2004, a bill supported by consumer groups to curb predatory lending practices which also would have held financial companies that securitize mortgages liable for certain violations. That bill eventually was included in Dodd-Frank as title XIV of the bill. But remember that Bear Stearns spent \$500,000 lobbying against Miller's bill and another piece of proposed mortgage legislation right up until the investment bank cratered in March of 2008.

Simply, in wrapping up this debate, it is clear that there should be a cap on fees. It is clear that when consumers try and sit down at a closing and try to do the best job that they can to protect their dollars so that they can have money left to fix up the house that they are trying to buy or they can have enough money to ensure that they are able to make the mortgages, they don't want to be steered in ways that some of these loan originators have done and continue to do. They don't want to be steered to affiliated businesses who will simply kick back some of those profits to the lender who sent them to them in the first place.

So, Mr. Speaker, I would ask my colleagues on the opposite side of the aisle to just consider what you are spending your time on. Consider whom you are advocating for. Consider that you are advocating for people who are making lots of money. They don't really need your advocacy. They do very well because they have got high-paid lobbyists walking the halls of Washington, D.C., following us around from our offices to the toilets. Consider that if this time

were better spent really supporting the reforms in Dodd-Frank and supporting the Consumer Financial Protection Bureau, we would be doing a better job for our constituents than coming in here trying to protect the biggest and the richest firms who are doing very well out there.

Don't forget, prior to Dodd-Frank, there was no real protection for consumers. That is why we have the Consumer Financial Protection Bureau. They are doing a great job; and they are providing us with the research, they are providing us with the investigations, and they are providing us with the information that we should be using to protect consumers rather than coming on this floor and in our committees trying to denounce them, trying to make sure that they are not able to do business, trying to defund them, trying to discredit them, and trying to do everything that they can to keep them from being effective. The Consumer Financial Protection Bureau is just about that: protecting our consumers in ways that they were not protected before we had the great subprime meltdown and the great crisis that was created in this country.

We should all be trying to do our very best not to return to 2008, not to return to a time where we were destroying communities, where boarded-up homes for blocks and blocks and blocks in communities were driving down the value of other homes in those communities. We should be trying to do everything that we can to make sure that we care about homeownership.

I hear from the other side of the aisle that somehow we don't care about people owning homes. But what I really hear when I listen to that is that they don't care what price they have to pay in order to get in a home; they don't care if they are gouged with high fees; they don't care if they are extended credit that they can't afford; they don't care that they are going to lose these homes; and finally, they don't really care whether or not they are going to get modifications so that they can stay in the homes.

As a matter of fact, many of our consumers who have tried their very best to save their homes have been turned down by the very financial institutions that put them in the position that they happen to be in. Many of those financial institutions we bailed out, and we have gotten nothing in return for much of those bailouts that we have done.

So we have an opportunity to respect not only our constituents and our consumers, but to respect the fact that we have finally evolved to the point where we have reforms.

I know and I hear from time to time that somehow we on this side of the aisle believe that the Dodd-Frank reforms are cast in concrete, that there can be no modifications, no changes. Well, you heard the chairman say that we passed out 11 bills. We passed out, in a bipartisan way, bills that some of

us kind of held our nose and passed out because we wanted to show that maybe these particular bills were not that harmful and maybe weren't harmful and that we could work in a bipartisan way even though some of them questioned some of the work that had been done in Dodd-Frank.

I have said and many other members of the committee on my side of the aisle have said that we are willing to make technical corrections; we are willing to make some modifications that make good sense, but we are not willing to destroy the reform that we did, that we worked so hard for. Dodd-Frank is extremely important, and we should be about this business of implementing these reforms so that we can protect our consumers.

I am taken aback and I am surprised that many of our Members who are here advocating for the rich lenders, for the people who caused the problem in the first place, can go back home and look their consumers in the eye and tell them they are really working for them, they are really working to make sure that they can own a home. They don't really know, and I don't think that many of those are going back and saying: Well, let me tell you what I did today. I made sure that there was no cap on fees and that the lenders can charge whatever they want working with the affiliated companies; and this cap at 3 percent that they have come up with in Dodd-Frank reforms doesn't make good sense, and they should be able to charge you whatever they want to charge you.

I don't think that we have Members who are here on this floor today that are advocating that we get rid of these caps and that we allow these lenders to have these relationships with the affiliated companies where they keep steering the business into them, steering the business into them.

How many of those who are advocating have asked the lenders: How much money are you making back on these loans, on these fees that you are allowing the affiliates to charge them? Do you really get a share in those profits? Do you really get a kickback? If so, let's have some transparency. Let's shine some light on how much money you are making. I bet you one thing. I bet you none of them will tell you: We are not making any money. We are just doing this because, well, we are just doing it because, oh, we think that this is a better way to do it.

So I am asking my colleagues in this House to reject this legislation. We have been on this floor today on two important bills, one on manufactured housing where, again, we have advocates on the opposite side of the aisle who would like to see the manufactured housing industry make more money on the poorest of people, on the most vulnerable in our society. They would like to charge interest rates above prime interest, 10 percent above prime interest. As we have stated,

when the interest rates begin to rise, this means that it can go beyond 14 percent to 15, 16, 17, and 18 percent.

□ 1700

We don't know how high it could go; yet the time that we have spent advocating for the richest of the rich who are in this business to be able to gouge these poor people and the time that we are spending again on another bill that would allow the richest of the rich to gouge poor homeowners who don't know and don't understand all these fees that they are being charged and the fact that we have a cap that they want to remove, why are they spending their time representing those who really don't need their representation?

I would ask my colleagues to reject both of these bills. I would ask my colleagues to stand up for the least of these. I would ask my colleagues to make sure they remember the lessons of 2008, and they are reminded of the fact that not only are families destroyed, but whole communities have been destroyed by what took place with this subprime meltdown and this crisis that took us into a recession, almost a depression.

We can't forget these lessons; we can't afford to forget these lessons. We are Representatives of the people. Representatives of the people don't act that way. Representatives of the people don't forget. They do everything in their power to make sure that they provide a safety net, that they provide some protection, that they look out for them, that they are their voice inside this place where we are making public policy, that the public policy includes them, that the public policy does not forget them, that the public policy is not the public policy that is designed and supported by the richest 1 percent in this country, but really, the public policy comes out of the voices of all of those who have been sent here from all over this Nation from some of the richest communities to some of the poorest communities.

We talk about jobs and the need for the creation of jobs, but I don't hear the opposite side of the aisle talking about that. I don't hear them talking about how we can create really more housing opportunities for those who want to buy and for those who have to rent.

I don't hear any talk about what we can do to provide economic development in this country, how we can repair the infrastructure, make sure that our bridges are working, that our water systems are working, that our roads are in good shape. I don't hear that. I hear time being spent on how we can help the richest of those who don't need our voice, who don't need our help.

It is time to stop this madness. It is time to call it what it is. It is time to ask: Why is it that the richest of the folks in the businesses in this country who have so many paid lobbyists, who are up and down these halls every day,

get so much representation? Why is it they have so much influence? Why is it they have been able to direct the public policy in ways that the average citizen cannot do?

I want to tell you—you talk about the middle class. Yes, there is an erosion of the middle class because of the way that the middle class is not really represented. We allude to the representation, but it is really not here.

I ask my colleagues to reject this legislation, to not allow anybody on this floor to tell them that this is in the best interest of consumers because it is not.

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

Mr. HUIZENGA of Michigan. Mr. Speaker, I yield myself such time as I may consume.

I appreciate the opportunity to come and to try to clarify some of the assertions and confused claims that have been thrown out here.

My family has been involved in construction since the 1930s—the 1930s. I will never forget the day—it was a Thursday—when I pulled up right down the street from my home and I saw my cousin's business that they now own that my dad and uncle and grandfather had started.

It is a ready-mix concrete company. Literally, all the guys' trucks were there, all their pickups. It is a small company. It is about 12 or 15 people that work there. Every single one of those cement trucks were parked in the yard, the exact place that they should not be.

I found out later that we had trucks on the way to construction sites that were turned around and came back. That is seared into my memory. I have no interest in going back to where we had been. In fact, I was one of those warning about the practices before serving in this body.

Frankly, if those who were serving in this body who wrote Dodd-Frank had actually talked to a few of the people involved in the industry, they might have understood what the interaction is between the buyer, the seller, the construction agent, the closer, the people that are providing title insurance.

The simple fact is that there is not an understanding of how this system works. We may have a common goal of serving consumers. We have very different visions about how that needs to be done.

As I said, there has been lots of assertions and sort of confused claims thrown around. Many of them, frankly, are problems completely unrelated to what this is, and I am not sure how the activity of the Transportation Committee relates exactly to what our work is on the Financial Services Committee, but I think it is an old adage: when you are losing, you keep talking. That is what has been happening here on the floor for those that have been watching.

The assertion that weak and non-existent State regulations are out

there is just amazing to me, especially in California. I am betting the insurance commissioner in California would be surprised at this assertion, since California is one of the 47 States that regulates title insurance. RESPA laws, disclosure requirements written into law, transparency is a key element in this.

I was a licensed Realtor when agency disclosure first came in. This was in the midnineties. You had to declare whether you were a buyer's agent, a seller's agent, a transactional coordinator. There have been real changes, positive changes, that have happened for the consumer in that industry over the last 20 to 25 years.

The irony in this particular situation is that affiliated companies, those companies that may have been started by the same people—that is the definition, by the way. I might be a small-business owner who owns a real estate company, and I start another company dealing with title insurance. That now, because that is on my personal tax form, is an affiliated company. I can't do or charge what an unaffiliated company could do.

Now, I might buy the argument that was made earlier that these companies can just charge whatever they want to charge, but I could only buy that if my friends on the other side of the aisle would be willing to apply equally the law. The law does not apply equally here. It does not do what they claim that they are trying to do.

The other element that has been talked about a little bit—this is so ridiculous; it strikes me. It is like saying I can't shop at Walmart or at a Meijer store in our area or other places because they sell fresh produce and electronics and hardware. I need to go to a hardware store to go pick up my nails; I need to go to the corner grocer to go pick up my lettuce, and, by the way, if I want to get a flat screen TV, I have got to go somewhere else.

This is about consumers having choices and abilities to utilize a streamline. Those costs need to be disclosed, first of all. Those costs oftentimes are regulated, the vast majority of the times are regulated by the States; yet it just is a clunky system that does not work in the design of Dodd-Frank.

The assertion that any change of Dodd-Frank somehow benefits or is anticonsumer or benefits somebody on Wall Street, go and talk to those owners of those small companies in all of our States, go and talk to them about what their Wall Street affiliation is.

This bill is, frankly, widely viewed as unrealistic and unworkable. It is time that we face that reality and we change some of the elements of this. This is a modest, modest change.

In fact, it is so modest, frankly, Mr. Speaker, that our previous speaker had supported the bill, had supported it when it was in committee, had supported it when it was on the House floor, certainly did not object to it, and

I guess maybe I could say supported it because, on August 1 of 2014, she, along with 12 of her colleagues—including one who has gone on to the Senate—12 Democrats signed a letter to Senator HARRY REID requesting him to take my bill up.

Mr. Speaker, I insert for the RECORD the letter.

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
Washington, DC, August 1, 2014.

DEAR MAJORITY LEADER REID, CHAIRMAN JOHNSON AND MEMBERS OF THE SENATE COMMITTEE ON BANKING, HOUSING, AND URBAN AFFAIRS: On June 9, the House passed the Mortgage Choice Act (H.R. 3211), on the suspension calendar without objection. Senators Manchin and Johanns introduced a companion bill, S. 1577 in October, but it has not yet been considered. We support the Mortgage Choice Act because of our concern about lower-income consumers' access to credit and their ability to select the mortgage and title insurance providers of their choice.

Passage of H.R. 3211 represents the fourth time that the House has approved virtually identical legislation without objection. In 2007 and 2009, a Democratic House majority passed essentially the same provision in the Miller-Watt-Frank anti-predatory lending legislation, and then a third time as part of the House's version of the Dodd-Frank Wall Street Reform and Consumer Protection Act in 2010.

The Mortgage Choice Act simply excludes the cost of title insurance from the definition of points and fees under the Truth in Lending Act regardless of whether a title insurance agent is affiliated with a mortgage lender or not. It also clarifies that funds held in escrow for the payment of property insurance do not count as "points and fees." The legislation is needed to ensure that smaller loans to creditworthy low and moderate-income consumers can select the mortgage lender and title insurance provider of their choice and obtain a "qualified mortgage," the gold standard for all mortgages.

The bill authorizes the Consumer Financial Protection Bureau to implement rules governing the exclusion of reasonable title insurance charges from "points and fees." It preserves the Bureau's strong enforcement authority to require transparency and disclosure of affiliations and charges under the Real Estate Settlement Procedures Act (RESPA). In fact, the CFPB has been vigorous in its pursuit of RESPA violations, ranging from minor disclosure errors to kick-backs for referrals by an unaffiliated title company.

We urge you and the entire Senate to quickly adopt the Mortgage Choice Act to improve access to credit, enhance competition among title insurance providers, and reinforce the CFPB's authority to define what title insurance costs qualify as excludable "points and fees."

Sincerely,

David Scott, Maxine Waters, Emanuel Cleaver, Henry Cuellar, Daniel T. Klaid, Jim McDermott, Patrick Murphy, Gerald E. Connolly, Michael F. Doyle, Betty McCollum, Gregory W. Meeks, Gary C. Peters, Members of Congress.

Mr. HUIZENGA of Michigan. My bill and Congressman Meek's bill was a good bill last Congress, and it is a good bill this Congress because it has not changed at all. It has not changed at all.

To quote it, she urged the Senate to "quickly adopt the Mortgage Choice

Act," a bill that would "improve access to credit" and "enhance competition among title insurance providers."

Frankly, Mr. Speaker, my colleague was right last time, and she should be right in this Congress. Unfortunately, we are seeing that—I am afraid politics may have leaked in. The administration has issued a veto threat, and I think we may have seen why some of this change of heart has happened.

I am, frankly, disheartened for the American people that Presidential politics have already leaked into what this body should be doing, which is representing people, which is making sure that they are getting the best end of the stick, not the sharp end of the stick.

Frankly, Dodd-Frank has delivered the sharp end of the stick, intentionally or unintentionally, way too many times. It is our job to go and fix it and to make sure that the consumers, that our constituents, are getting the best service that they possibly can.

With that, Mr. Speaker, I would like to urge all of my colleagues to join so many of us in a bipartisan fashion who support this bill, who believe that this is the right time and the right bill to rectify this problem, and to get on with it. I request all of my colleagues to support H.R. 685.

I yield back the balance of my time. The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 189, the previous question is ordered on the bill.

The question is on the engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on the passage of the bill.

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

Ms. MAXINE WATERS of California. 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.

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2015

The SPEAKER pro tempore. Pursuant to clause 1(c) of rule XIX, further consideration of the bill (H.R. 650) to amend the Truth in Lending Act to modify the definitions of a mortgage originator and a high-cost mortgage, will now resume.

The Clerk read the title of the bill.

MOTION TO RECOMMIT

Ms. MAXINE WATERS of California. Mr. Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentlewoman opposed to the bill?

Ms. MAXINE WATERS of California. Yes, I am opposed to the bill in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Maxine Waters of California moves to recommit the bill H.R. 650 to the Committee on Financial Services with instructions to report the same back to the House forthwith, with the following amendment:

Add at the end the following:

SEC. 4. PROTECTING CONSUMERS FROM EXCESSIVE HOUSING COSTS AND PREDATORY LENDERS.

No person or lender that has been found to have engaged in unfair, deceptive, predatory, or abusive lending practices, or convicted of mortgage fraud under Federal or relevant State law may make use of the amendments made by this Act.

Mr. HENSARLING (during the reading). Mr. Speaker, I reserve a point of order.

The SPEAKER pro tempore. A point of order is reserved.

The Clerk will read.

The Clerk continued to read.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California is recognized for 5 minutes in support of her motion.

Ms. MAXINE WATERS of California. Mr. Speaker, this is the final amendment to the bill which will not kill the bill or send it back to committee. If adopted, the bill will immediately proceed to final passage as amended.

I know Democrats and Republicans don't agree on much, but there is one thing we can be united in saying. It is that we should not reward criminal behavior.

□ 1715

We cannot let people who are out there making obscene profits by ripping off low-income Americans use that money to buy influence that rolls back consumer protection laws.

That is why I am introducing this amendment that bans bad actors from receiving any benefit from these new provisions. If the House accepts this amendment, companies that break the law will not be rewarded by being handed a weaker set of standards.

These weaker standards do away with a number of protections current law affords to high-cost loans. They include stiffer penalties for bad actor lenders and additional disclosures for investors and consumers who purchase high-cost mortgages, as well as mandatory counseling so borrowers know what they are getting into and even the ability of borrowers to have their loans rescinded if lenders don't follow the law.

We know it is needed because we know there is fraud out there. I have submitted for the RECORD an investigation by The Seattle Times and the Center for Public Integrity, which, while shocking, is not in the least bit surprising to those of us who have been paying close attention to the predatory practices that often plague low- and middle-income home buyers. The article details a wide array of unfair, deceptive, predatory, and abusive lending

practices, such as housing manufacturers steering low-income borrowers into expensive, high-interest financing arrangements with companies that they also own.

If this amendment were to pass today, any company that engaged in this kind of practice or any company that was convicted of mortgage fraud under Federal or State law would be prohibited from taking advantage of these loosened standards.

Some may argue that, like current law, this amendment will hurt the industry. I am not concerned. The Manufactured Housing Association for Regulatory Reform found that 2014 marked the fifth consecutive year of annual industry production increases. Meanwhile, mobile home manufacturing giant Clayton Homes, owned by Berkshire Hathaway, profited to the tune of \$558 million in 2014—more than double its earnings from just 2 years earlier.

This amendment is for veterans like Dorothy Mansfield, who should be honored for her sacrifice to this country. Instead, she was targeted just 18 months after being steered into a predatory market she couldn't afford. Mansfield was facing foreclosure. It is for Active-Duty servicemembers whose homes were illegally foreclosed upon while they were battling overseas, or for their families who were overcharged as they remained at home. It is for low-income borrowers who, like all of us, are at a disadvantage when they negotiate their first home loans with companies that have probably negotiated hundreds just that week.

For many, the American Dream of homeownership has turned into a nightmare as they determine how to put food on the table and gas in the car while dealing with the loans that they have been steered into but cannot afford.

So, if we are going to remove these basic protections for veterans and servicemembers, for low-income borrowers, and for many others, let's at least do everything we can to protect them from the predators and the fraudsters we have learned about. I urge my colleagues to support this amendment.

I yield back the balance of my time.

Mr. HENSARLING. Mr. Speaker, I withdraw my reservation of a point of order.

The SPEAKER pro tempore. The reservation of the point of order is withdrawn.

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition to the gentlewoman's motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, I am just now seeing this motion to recommit, but there are a number of areas that, frankly, make very little sense to me.

The motion to recommit uses the phrase "has been found." I don't know what that means. The CFPB can enter into consent orders. Does that mean

this has been "found"? Often, consent orders are entered into without any admission of liability or culpability.

Next, we have the term "predatory." We won't find this term otherwise in title X of Dodd-Frank. What does it mean? We don't know what it means.

How about "abusive"? We know the CFPB is at least charged with coming up with a definition. They have not come up with a definition yet.

We have been told that some practices that might be totally legal for the market for some consumers might be abusive to others. What does that mean?

Again, Mr. Speaker, what we are trying to do here is help low- and moderate-income Americans have the housing opportunities that the rest of us have.

What we really ought to be on guard against are predatory voting practices that deny people their ability to live in a mobile home. What we really ought to be targeting is abusive voting practices that deny people lower closing costs in order to deal with points and fees from affiliated firms. That is what we really ought to be on guard for, Mr. Speaker.

I would urge all Members to reject this motion to recommit. Regrettably, it is just one more method by which the left will say that they are trying to help the poor, beleaguered consumers, except, again, they are going to protect them right out of their homes. They are going to assault their fundamental economic liberties. They are going to take away their choices.

True consumer protection comes from having competitive, innovative, transparent markets that are accessible to all Americans—equal opportunity to access these markets and then vigorously police them for force and fraud and deception. Do not trample on the basic freedom of the American consumers to choose the mortgages that are right for their families. That is wrong, Mr. Speaker. It is unfair. It is economic injustice. It is predatory legislating. It is abusive legislating. It has to stop here. Let's reject the motion to recommit.

I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

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

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on the motion to recommit will be followed by 5-minute votes on passage of H.R. 650, if ordered; passage of H.R. 685, and the motion to instruct conferees on Senate Concurrent Resolution 11.

The vote was taken by electronic device, and there were—yeas 184, nays 239, not voting 8, as follows:

[Roll No. 150]

YEAS—184

Adams Gabbard Napolitano
 Aguilar Gallego Neal
 Ashford Garamendi Nolan
 Beatty Graham Norcross
 Becerra Grayson O'Rourke
 Bera Green, Al Pallone
 Beyer Green, Gene Pascrell
 Bishop (GA) Grijalva Payne
 Blumenauer Gutiérrez
 Bonamici Hahn Perlmutter
 Boyle, Brendan Hastings
 F. Heck (WA)
 Brady (PA) Higgins
 Brown (FL) Himes
 Brownley (CA) Hinojosa
 Bustos Honda
 Butterfield Hoyer
 Capps Huffman
 Capuano Israel
 Cárdenas Jackson Lee
 Carney Jeffries
 Carson (IN) Johnson, E. B.
 Cartwright Jones
 Castor (FL) Kaptur
 Castro (TX) Keating
 Chu, Judy Kelly (IL)
 Cicilline Kennedy
 Clark (MA) Kildee
 Clarke (NY) Kilmier
 Clay Kind
 Cleaver Kirkpatrick
 Clyburn Kuster
 Cohen Langevin
 Connolly Larsen (WA)
 Conyers Larson (CT)
 Cooper Lawrence
 Costa Lee
 Courtney Levin
 Crowley Lewis
 Cuellar Lieu, Ted
 Cummings Lipinski
 Davis (CA) Loeb sack
 Davis, Danny Lofgren
 DeFazio Lowenthal
 DeGette Lowey
 Delaney Lujan Grisham
 DeLauro (NM)
 DelBene Luján, Ben Ray
 DeSaulnier (NM)
 Deutch Lynch
 Dingell Maloney
 Doggett Carolyn
 Doyle, Michael Maloney, Sean
 F. Matsui
 Duckworth McCollum
 Edwards McDermott
 Engel McGovern
 Eshoo McNERNEY
 Esty Meeks
 Farr Meng
 Fattah Moore
 Foster Moulton
 Frankel (FL) Murphy (FL)
 Fudge Nadler

NAYS—239

Abraham Burgess Diaz-Balart
 Aderholt Byrne Dold
 Allen Calvert Duffy
 Amash Carter (GA) Duncan (TN)
 Amodei Carter (TX) Ellmers (NC)
 Babin Chabot Emmer (MN)
 Barletta Chaffetz Farenthold
 Barr Clawson (FL) Fincher
 Barton Coffman Fitzpatrick
 Benishek Cole Fleischmann
 Bilirakis Collins (GA) Fleming
 Bishop (MI) Collins (NY) Flores
 Bishop (UT) Comstock Forbes
 Black Conaway Fortenberry
 Blackburn Cook Foyx
 Blum Costello (PA) Franks (AZ)
 Bost Cramer Frelinghuysen
 Boustany Crawford Garrett
 Brady (TX) Crenshaw Gibbs
 Brat Culberson Gibson
 Bridenstine Curbelo (FL) Gohmert
 Brooks (AL) Davis, Rodney Goodlatte
 Brooks (IN) Denham Gosar
 Buchanan Dent Gowdy
 Buck DeSantis Granger
 Bucshon DesJarlais Graves (GA)

Graves (LA) McCarthy
 Graves (MO) McCaul
 Griffith McClintock
 Grothman McHenry
 Guinta Ryan (WI)
 Guthrie McKinley
 Hanna McMorris
 Hardy Rodgers
 Harper McSally
 Harris Meadows
 Hartzler Meehan
 Heck (NV) Messer
 Hensarling Mica
 Herrera Beutler Miller (FL)
 Hice, Jody B. Miller (MI)
 Hill Moolenaar
 Holding Mooney (WV)
 Hudson Mullin
 Peters Mulvaney
 Huizenga (MI) Murphy (PA)
 Hultgren Neugebauer
 Hunter Newhouse
 Hurd (TX) Noem
 Hurt (VA) Nugent
 Issa Nunes
 Olson
 Jenkins (KS) Palazzo
 Jenkins (WV) Palmer
 Johnson (OH) Paulsen
 Johnson, Sam Pearce
 Jolly Perry
 Jordan Pittenger
 Katko Pitts
 Kelly (PA) Poe (TX)
 Kelly (IL) King (IA)
 King (NY) King (NY)
 Kinzinger (IL) Kinzinger (IL)
 Kline Kline
 Knight Knight
 Labrador Labrador
 LaMalfa LaMalfa
 Lamborn Lamborn
 Lance Lance
 Latta Rice (SC)
 LoBiondo Rigell
 Long Roby
 Loudermilk Roe (TN)
 Love Rogers (AL)
 Lucas Rogers (KY)
 Luetkemeyer Rohrabacher
 Lummis Rokita
 MacArthur Rooney (FL)
 Marchant Ros-Lehtinen
 Marino Roskam
 Massie Ross

NOT VOTING—8

Bass Johnson (GA)
 Duncan (SC) Joyce
 Ellison Ruiz

□ 1748

Mr. CONAWAY, Mrs. MIMI WALTERS of California, Messrs. SHUSTER, WITTMAN, REICHERT, LUETKEMEYER, MEEHAN, and FORTENBERRY, and Mrs. BLACK changed their vote from “yea” to “nay.”

Messrs. SIRES, CLYBURN, ASHFORD, SWALWELL of California, and RUSH changed their vote from “nay” to “yea.”

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 263, nays 162, not voting 6, as follows:

[Roll No. 151]

YEAS—263

Abraham Graves (LA) Perry
 Aderholt Graves (MO) Peters
 Allen Griffith Peterson
 Amash Grothman Pittenger
 Amodei Guinta Pitts
 Ashford Guthrie Poe (TX)
 Babin Hanna Poliquin
 Barletta Hardy Polis
 Barr Harper Pompeo
 Barton Harris Posey
 Benishek Hartzler Price, Tom
 Bilirakis Heck (NV) Ratcliffe
 Bishop (GA) Hensarling Reed
 Bishop (MI) Herrera Beutler Reichert
 Bishop (UT) Hice, Jody B. Renacci
 Black Hill Ribble
 Blackburn Holding Rice (NY)
 Blum Hudson Rice (SC)
 Bost Huelskamp Rigell
 Boustany Huizenga (MI) Roby
 Brady (TX) Hultgren Roe (TN)
 Brat Hunter Rogers (AL)
 Bridenstine Hurd (TX) Rogers (KY)
 Brooks (AL) Hurt (VA) Rohrabacher
 Brooks (IN) Issa Rokita
 Buchanan Jenkins (KS) Rooney (FL)
 Buck Jenkins (WV) Ros-Lehtinen
 Bucshon Johnson (OH) Roskam
 Burgess Johnson, Sam Ross
 Byrnes Jolly Rothfus
 Calvert Jordan Rouzer
 Carney Joyce Royce
 Carter (GA) Katko Russell
 Carter (TX) Kelly (PA) Ryan (WI)
 Chabot Kind Salmon
 Chaffetz King (IA) Sanford
 Clawson (FL) King (NY) Scalise
 Clay Kinzinger (IL) Schweikert
 Coffman Kirkpatrick Scott, Austin
 Cole Kieme Scott, David
 Collins (GA) Knight Sensenbrenner
 Collins (NY) Labrador Sessions
 Comstock LaMalfa Sewell (AL)
 Conaway Lamborn Sherman
 Cook Lance Shimkus
 Cooper Latta Shuster
 Costa LoBiondo Simpson
 Costello (PA) Long Sinema
 Cramer Loudermilk Smith (MO)
 Crawford Love Smith (NE)
 Crenshaw Lucas Smith (NJ)
 Cuellar Luetkemeyer Smith (TX)
 Culberson Lummis Stefanik
 Curbelo (FL) MacArthur Stewart
 Davis, Rodney Marchant Stivers
 DeFazio Marino Stutzman
 Delaney Massie Thompson (PA)
 Denham McCarthy Thornberry
 Dent McCaul Tiberi
 DeSantis McClintock Tipton
 DesJarlais McHenry Trott
 Diaz-Balart McKinley Turner
 Dold McMorris Upton
 Duffy Rodgers Valadao
 Duncan (TN) McSally Walden
 Ellmers (NC) Meadows Walberg
 Emmer (MN) Meehan Walden
 Farenthold Meeks Walker
 Fincher Messer Walorski
 Fitzpatrick Mica Walters, Mimi
 Fleischmann Miller (FL) Weber (TX)
 Fleming Miller (MI) Webster (FL)
 Flores Moolenaar Wenstrup
 Forbes Mooney (WV) Westerman
 Fortenberry Moulton Westmoreland
 Foyx Mullin Whitfield
 Franks (AZ) Mulvaney Williams
 Frelinghuysen Murphy (PA) Wilson (SC)
 Garrett Neugebauer Wittman
 Gibbs Newhouse Womack
 Gibson Noem Woodall
 Gohmert Noem Yoder
 Goodlatte Nugent Yoho
 Gosar Nunes Young (AK)
 Gowdy Olson Young (IA)
 Graham Palazzo Young (IN)
 Granger Palmer Zeldin
 Graves (GA) Paulsen Zinke
 Pearce

NAYS—162

Adams Beyer Brown (FL)
 Aguilar Blumenauer Brownley (CA)
 Bass Bonamici Bustos
 Beatty Boyle, Brendan Butterfield
 Becerra F. Capps
 Bera Brady (PA) Capuano

Cárdenas	Hinojosa	Pallone	Brooks (AL)	Hudson	Pompeo	Conyers	Johnson, E. B.	Pocan
Carson (IN)	Honda	Pascrell	Brooks (IN)	Huelskamp	Posey	Courtney	Jones	Polis
Cartwright	Hoyer	Payne	Buchanan	Huizenga (MI)	Price, Tom	Crowley	Kaptur	Price (NC)
Castor (FL)	Huffman	Pelosi	Buck	Hultgren	Quigley	Cummings	Keating	Rangel
Castro (TX)	Israel	Perlmutter	Bucshon	Hunter	Ratcliffe	Davis (CA)	Kelly (IL)	Richmond
Chu, Judy	Jackson Lee	Pingree	Burgess	Hurd (TX)	Reed	Davis, Danny	Kennedy	Roybal-Allard
Cicilline	Jeffries	Pocan	Bustos	Hurt (VA)	Reichert	DeFazio	Kilmer	Ryan (OH)
Clark (MA)	Johnson, E. B.	Price (NC)	Byrne	Issa	Renacci	DeGette	Kuster	Ryan (OH)
Clarke (NY)	Jones	Quigley	Calvert	Jenkins (KS)	Ribble	DeLauro	Langevin	Sánchez, Linda T.
Cleaver	Kaptur	Payne	Carter (GA)	Jenkins (WV)	Rice (NY)	DelBene	Larsen (WA)	Sánchez, Loretta
Clyburn	Keating	Richmond	Carter (TX)	Johnson (OH)	Rice (SC)	DeSaulnier	Larson (CT)	Sarbanes
Cohen	Kelly (IL)	Roybal-Allard	Chabot	Johnson, Sam	Rigell	Lee	Deutch	Schakowsky
Connolly	Kennedy	Ruppersberger	Chaffetz	Jolly	Roby	Doggett	Levin	Schiff
Conyers	Kildee	Ryan (OH)	Clawson (FL)	Jordan	Roe (TN)	Edwards	Lewis	Scott (VA)
Courtney	Kilmer	Sánchez, Linda T.	Coffman	Joyce	Rogers (AL)	Engel	Lieu, Ted	Serrano
Crowley	Kuster	Sanchez, Loretta T.	Cole	Katko	Rogers (KY)	Eshoo	Lofgren	Sewell (AL)
Cummings	Langevin	Sarbanes	Collins (GA)	Kelly (PA)	Rohrabacher	Esty	Lowenthal	Slaughter
Davis (CA)	Larsen (WA)	Schakowsky	Collins (NY)	Kildee	Rokita	Farr	Lowey	Speier
Davis, Danny	Larson (CT)	Schiff	Comstock	King (IA)	Rooney (FL)	Fattah	Lujan Grisham (NM)	Swalwell (CA)
DeGette	Lawrence	Schrader	Conaway	King (NY)	Ros-Lehtinen	Frankel (FL)	Luján, Ben Ray (NM)	Takai
DeLauro	Lee	Scott (VA)	Connelly	Kinzinger (IL)	Roskam	Fudge	Lynch	Takano
DelBene	Levin	Serrano	Cook	Kirkpatrick	Ross	Gabbard	Maloney, Carolyn	Thompson (CA)
DeSaulnier	Lewis	Sires	Cooper	Kline	Rothfus	Gallego	Maloney, Carolyn	Thompson (MS)
Deutch	Lieu, Ted	Slaughter	Costa	Knight	Rouzer	Grayson	Moore	Tonko
Dingell	Lipinski	Speier	Costello (PA)	Knigh	Royce	Green, Gene	Matsui	Torres
Doggett	Loeb	Swalwell (CA)	Cramer	King (IA)	Ruppersberger	Grijalva	McDermott	Torres
Doggett	Loeb	Takai	Crawford	King (NY)	Russell	Gutiérrez	McGovern	Tsongas
Doyle, Michael F.	Lofgren	Takano	Creshaw	Kirzinger (IL)	Ryan (WI)	Hahn	McNerney	Van Hollen
Duckworth	Lowenthal	Takano	Crenshaw	Knight	Salmon	Hastings	Meng	Vargas
Edwards	Lujan Grisham (NM)	Thompson (CA)	Cuellar	King (IA)	Sanford	Heck (WA)	Moore	Veasey
Engel	Luján, Ben Ray (NM)	Thompson (MS)	Curberson	Lipinski	Scalise	Higgins	Nadler	Vela
Eshoo	Lynch	Titus	Curbelo (FL)	LoBiondo	Schrader	Hinojosa	Napolitano	Velázquez
Esty	Maloney, Neal	Tonko	Davis, Rodney	LoBiondo	Schweikert	Honda	Neal	Walz
Farr	Maloney, Carolyn	Torres	Delaney	LoBiondo	Scott, Austin	Hoyer	O'Rourke	Wasserman
Fattah	Maloney, Sean	Tsongas	Denham	Loeb	Scott, David	Huffman	Pallone	Schultz
Foster	Matsui	Van Hollen	Dent	Long	Sensenbrenner	Israel	Payne	Waters, Maxine
Frankel (FL)	McCullum	Vargas	DeSantis	Loudermilk	Sessions	Jackson Lee	Pelosi	Watson Coleman
Fudge	McCollum	Veasey	DesJarlais	Love	Sherman	Jeffries	Perlmutter	Welch
Gabbard	McDermott	Vela	Diaz-Balart	Lucas	Shimkus	Johnson (GA)	Pingree	Yarmuth
Gallego	McGovern	Velázquez	Dingell	Luetkemeyer	Shuster			
Garamendi	McNerney	Visclosky	Dold	Lummis	Simpson			
Grayson	Meng	Walz	Doyle, Michael F.	MacArthur	Sinema			
Green, Al	Moore	Wasserman	Duckworth	Maloney, Sean	Sires			
Green, Gene	Murphy (FL)	Schultz	Duffy	Marchant	Smith (MO)			
Grijalva	Nadler	Waters, Maxine	Duncan (TN)	Marino	Smith (NE)			
Gutiérrez	Napolitano	Watson Coleman	Ellmers (NC)	Massie	Smith (NJ)			
Hahn	Neal	Welch	Emmer (MN)	McCarthy	Smith (TX)			
Hastings	Nolan	Wilson (FL)	Farenthold	McCaul	Stefanik			
Heck (WA)	Norcross	Yarmuth	Fincher	McClintock	Stewart			
Higgins	O'Rourke		Fitzpatrick	McCollum	Stivers			
Himes			Fleischmann	McHenry	Stutzman			
			Fleming	McKinley	Thompson (PA)			
			Flores	McMorris	Thornberry			
			Forbes	Rodgers	Tiberi			
			Fortenberry	McSally	Tipton			
			Foster	Meadows	Titus			
			Fox	Meehan	Trott			
			Fox	Meeke	Turner			
			Franks (AZ)	Messer	Upton			
			Frelinghuysen	Mica	Valadao			
			Garamendi	Miller (FL)	Visclosky			
			Garrett	Miller (MI)	Wagner			
			Gibbs	Moolenaar	Walberg			
			Gibson	Mooney (WV)	Walden			
			Gohmert	Moulton	Walker			
			Goodlatte	Mullin	Walorski			
			Gosar	Mulvaney	Walters, Mimi			
			Gowdy	Murphy (FL)	Weber (TX)			
			Graham	Murphy (PA)	Webster (FL)			
			Granger	Neugebauer	Wenstrup			
			Graves (GA)	Noem	Westerman			
			Graves (LA)	Nolan	Westmoreland			
			Graves (MO)	Norcross	Whitfield			
			Green, Al	Nugent	Williams			
			Griffith	Nunes	Wilson (FL)			
			Grothman	Olson	Wilson (SC)			
			Guinta	Palazzo	Wittman			
			Guthrie	Palmer	Womack			
			Hanna	Pascrell	Woodall			
			Hanna	Paulsen	Yoder			
			Hardy	Pearce	Yoho			
			Harper	Perry	Young (AK)			
			Harris	Peters	Young (IA)			
			Hartzler	Peterson	Young (IN)			
			Heck (NV)	Pittenger	Zeldin			
			Hensarling	Pitts	Zinke			
			Herrera Beutler	Poe (TX)				
			Hice, Jody B.	Poliquin				
			Hill					
			Holding					

NOT VOTING—5

Duncan (SC) Ruiz Smith (WA)
Ellison Rush

□ 1803

Ms. JACKSON LEE changed her vote from “yea” to “nay.”

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. RUSH. Mr. Speaker, I inadvertently missed rollcall Votes 151 and 152. Had I been present I would have voted “no.”

APPOINTMENT OF CONFEREES ON S. CON. RES. 11, CONCURRENT RESOLUTION ON THE BUDGET, FISCAL YEAR 2016

MOTION TO INSTRUCT OFFERED BY MR. VAN HOLLEN

The SPEAKER pro tempore. The unfinished business is the vote on the motion to instruct on the concurrent resolution (S. Con. Res. 11) setting forth the congressional budget for the United States Government for fiscal year 2016 and setting forth the appropriate budgetary levels for fiscal years 2017 through 2025, offered by the gentleman from Maryland (Mr. VAN HOLLEN), on which the yeas and nays were ordered. The Clerk will redesignate the motion.

The Clerk redesignated the motion. The SPEAKER pro tempore. The question is on the motion to instruct.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 187, nays 239, not voting 5, as follows:

NOT VOTING—6

Duncan (SC) Johnson (GA) Rush
Ellison Ruiz Smith (WA)

□ 1755

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

MORTGAGE CHOICE ACT OF 2015

The SPEAKER pro tempore. The unfinished business is the vote on passage of the bill (H.R. 685) to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the passage of the bill.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 286, nays 140, not voting 5, as follows:

[Roll No. 152]

YEAS—286

Abraham	Barr	Blackburn
Aderholt	Barton	Blum
Aguilar	Beatty	Bost
Allen	Benishek	Boustany
Amash	Bilirakis	Boyle, Brendan F.
Amodi	Bishop (GA)	Brady (TX)
Ashford	Bishop (MI)	Brat
Babin	Bishop (UT)	Bridenstine
Barletta	Black	

NAYS—140

Adams	Brownley (CA)	Castro (TX)
Bass	Butterfield	Chu, Judy
Becerra	Capps	Cicilline
Bera	Capuano	Clark (MA)
Beyer	Cardenas	Clarke (NY)
Blumenauer	Carney	Clay
Bonamici	Carson (IN)	Cleaver
Brady (PA)	Cartwright	Clyburn
Brown (FL)	Castor (FL)	Cohen

[Roll No. 153]

YEAS—187

Adams
 Aguilar
 Ashford
 Bass
 Beatty
 Becerra
 Bera
 Beyer
 Bishop (GA)
 Blumenauer
 Bonamici
 Boyle, Brendan
 F.
 Brady (PA)
 Brown (FL)
 Brownley (CA)
 Bustos
 Butterfield
 Capps
 Capuano
 Cárdenas
 Carney
 Carson (IN)
 Cartwright
 Castor (FL)
 Castro (TX)
 Chu, Judy
 Cicilline
 Clark (MA)
 Clarke (NY)
 Clay
 Cleaver
 Clyburn
 Cohen
 Connolly
 Conyers
 Cooper
 Costa
 Courtney
 Crowley
 Cuellar
 Cummings
 Davis (CA)
 Davis, Danny
 DeFazio
 DeGette
 Delaney
 DeLauro
 DelBene
 DeSaulnier
 Deutch
 Dingell
 Doggett
 Doyle, Michael
 F.
 Duckworth
 Edwards
 Engel
 Eshoo
 Esty
 Farr
 Fattah
 Foster
 Frankel (FL)
 Fudge

Gabbard
 Gallego
 Garamendi
 Graham
 Grayson
 Green, Al
 Green, Gene
 Grijalva
 Gutiérrez
 Hahn
 Hastings
 Heck (WA)
 Higgins
 Himes
 Hinojosa
 Honda
 Hoyer
 Huffman
 Israel
 Jackson Lee
 Jeffries
 Johnson (GA)
 Johnson, E. B.
 Jones
 Kaptur
 Katko
 Keating
 Kelly (IL)
 Kennedy
 Kildee
 Kilmer
 Kind
 Kirkpatrick
 Kuster
 Langevin
 Larsen (WA)
 Larson (CT)
 Lawrence
 Lee
 Levin
 Lewis
 Lieu, Ted
 Lipinski
 Loebsock
 Lofgren
 Lowenthal
 Lowey
 Lujan Grisham
 (NM)
 Lujan, Ben Ray
 (NM)
 Lynch
 Maloney,
 Carolyn
 Maloney, Sean
 Matsui
 McCollum
 McDermott
 McGovern
 McNeerney
 McSally
 Meeks
 Meng
 Moore
 Moulton

Murphy (FL)
 Nadler
 Napolitano
 Neal
 Nolan
 Norcross
 O'Rourke
 Pallone
 Pascarell
 Payne
 Pelosi
 Perlmutter
 Peters
 Peterson
 Pingree
 Pocan
 Polis
 Price (NC)
 Quigley
 Rangel
 Rice (NY)
 Richmond
 Roybal-Allard
 Jones
 Ruffersberger
 Ruppersberger
 Ryan (OH)
 Sánchez, Linda
 T.
 Sanchez, Loretta
 Sarbanes
 Schakowsky
 Schiff
 Schrader
 Scott (VA)
 Scott, David
 Serrano
 Sewell (AL)
 Sherman
 Sinema
 Sires
 Slaughter
 Speier
 Swalwell (CA)
 Takai
 Takano
 Thompson (CA)
 Thompson (MS)
 Titus
 Tonko
 Torres
 Tsongas
 Van Hollen
 Vargas
 Veasey
 Vela
 Velázquez
 Visclosky
 Walz
 Wasserman
 Schultz
 Waters, Maxine
 Watson Coleman
 Welch
 Wilson (FL)

NAYS—239

Abraham
 Aderholt
 Allen
 Amash
 Amodei
 Babin
 Barletta
 Barr
 Barton
 Benishek
 Bilirakis
 Bishop (MI)
 Bishop (UT)
 Black
 Blackburn
 Blum
 Bost
 Boustany
 Brady (TX)
 Brat
 Bridenstine
 Brooks (AL)
 Brooks (IN)
 Buchanan
 Buck
 Bucshon
 Burgess
 Byrne
 Calvert

Carter (GA)
 Carter (TX)
 Chabot
 Chaffetz
 Clawson (FL)
 Coffman
 Cole
 Collins (GA)
 Collins (NY)
 Comstock
 Conaway
 Cook
 Costello (PA)
 Cramer
 Crawford
 Crenshaw
 Culberson
 Curbelo (FL)
 Davis, Rodney
 Denham
 Dent
 DeSantis
 DesJarlais
 Diaz-Balart
 Dold
 Duffy
 Duncan (TN)
 Ellmers (NC)
 Emmer (MN)

Fincher
 Fitzpatrick
 Fleischmann
 Fleming
 Flores
 Forbes
 Fortenberry
 Foy
 Franks (AZ)
 Frelinghuysen
 Garrett
 Gibbs
 Gibson
 Gohmert
 Goodlatte
 Gosar
 Gowdy
 Granger
 Graves (GA)
 Graves (LA)
 Graves (MO)
 Griffith
 Grothman
 Guinta
 Guthrie
 Hanna
 Hardy
 Harper
 Harris

Hartzler
 Heck (NV)
 Hensarling
 Herrera Beutler
 Hice, Jody B.
 Hill
 Holding
 Hudson
 Huelskamp
 Huizenga (MI)
 Hultgren
 Hunter
 Hurd (TX)
 Hurt (VA)
 Issa
 Jenkins (KS)
 Jenkins (WV)
 Johnson (OH)
 Johnson, Sam
 Jolly
 Jordan
 Joyce
 Kelly (PA)
 King (IA)
 King (NY)
 Kinzinger (IL)
 Kline
 Knight
 Labrador
 LaMalfa
 Lamborn
 Lance
 Latta
 LoBiondo
 Long
 Loudermilk
 Love
 Lucas
 Luetkemeyer
 Lummis
 MacArthur
 Marchant
 Marino
 Massie
 McCarthy
 McCaul
 McClintock
 McHenry
 McKinley
 McMorris
 Rodgers

Meadows
 Meehan
 Messer
 Mica
 Miller (FL)
 Miller (MI)
 Moonen
 Mooney (WV)
 Mullin
 Mulvaney
 Murphy (PA)
 Neugebauer
 Newhouse
 Noem
 Nugent
 Nunes
 Olson
 Palazzo
 Palmer
 Paulsen
 Pearce
 Perry
 Pittenger
 Pitts
 Poe (TX)
 Poliquin
 Pompeo
 Posey
 Price, Tom
 Ratcliffe
 Reed
 Reichert
 Renacci
 Ribble
 Rice (SC)
 Rigell
 Roby
 Roe (TN)
 Rogers (AL)
 Rogers (KY)
 Rohrabacher
 Rokita
 Rooney (FL)
 Ros-Lehtinen
 Roskam
 Ross
 Rothfus
 Rouzer
 Royce
 Russell
 Ryan (WI)

Salmon
 Sanford
 Scalise
 Schweikert
 Scott, Austin
 Sensenbrenner
 Sessions
 Shimkus
 Shuster
 Simpson
 Smith (MO)
 Smith (NE)
 Smith (NJ)
 Smith (TX)
 Stefanik
 Stewart
 Stivers
 Stutzman
 Thompson (PA)
 Thornberry
 Tiberi
 Tipton
 Trott
 Turner
 Upton
 Valadao
 Wagner
 Walberg
 Walden
 Walker
 Walorski
 Walters, Mimi
 Weber (TX)
 Webster (FL)
 Wenstrup
 Westerman
 Westmoreland
 Whitfield
 Williams
 Wilson (SC)
 Wittman
 Womack
 Woodall
 Yarmuth
 Yoder
 Yoho
 Young (AK)
 Young (IA)
 Young (IN)
 Zeldin
 Zinke

NOT VOTING—5

Duncan (SC)
 Ellison
 Farenthold
 Ruiz
 Smith (WA)

□ 1812

Mr. POE of Texas changed his vote from “yea” to “nay.”

So the motion to instruct was rejected.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. YARMUTH. Mr. Speaker, during rollcall 153 of the Motion to Instruct Conferees on S. Con. Res. 11, I inadvertently voted “no”. I intended to vote “yes” and spoke in favor of the motion during floor debate earlier today.

The SPEAKER pro tempore. Without objection, the Chair appoints the following conferees on Senate Concurrent Resolution 11:

Messrs. TOM PRICE of Georgia, ROKITA, DIAZ-BALART, Mrs. BLACK, Messrs. MOOLENAAR, VAN HOLLEN, YARMUTH, and Ms. MOORE.

There was no objection.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 622, STATE AND LOCAL SALES TAX DEDUCTION FAIRNESS ACT OF 2015; PROVIDING FOR CONSIDERATION OF H.R. 1105, DEATH TAX REPEAL ACT OF 2015; AND PROVIDING FOR CONSIDERATION OF H.R. 1195, BUREAU OF CONSUMER FINANCIAL PROTECTION ADVISORY BOARDS ACT

Mr. STIVERS, from the Committee on Rules, submitted a privileged report (Rept. No. 114-74) on the resolution (H. Res. 200) providing for consideration of the bill (H.R. 622) to amend the Internal Revenue Code of 1986 to make permanent the deduction of State and local general sales taxes; providing for consideration of the bill (H.R. 1105) to amend the Internal Revenue Code of 1986 to repeal the estate and generation-skipping transfer taxes, and for other purposes; and providing for consideration of the bill (H.R. 1195) to amend the Consumer Financial Protection Act of 2010 to establish advisory boards, and for other purposes, which was referred to the House Calendar and ordered to be printed.

□ 1815

REMEMBERING LAUREN HILL

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

Mr. WENSTRUP. Mr. Speaker, I rise today to honor the life of a young woman and brave college athlete taken from us too soon. Her name is Lauren Hill.

Many in Cincinnati know Lauren Hill's story of strength and resolve. Lauren stood as an inspiration to us all. Her dream was to play college basketball, and she committed to the Mount St. Joseph's women's team. Then cancer struck.

Lauren was diagnosed with an inoperable brain tumor. Too many of us know the devastating feeling when a loved one receives a cancer diagnosis. Knowing that her days were limited, Lauren didn't let it stand in her way. She took her fight to the court. She played with a purpose. Her purpose was for others, not for herself.

Although she passed away last Friday at the age of 19, she has left a legacy of hope for a cure. As thousands came to see Lauren play and to support her mission, she raised over \$1 million through her nonprofit, a nonprofit to find cures for those that follow in her footsteps.

Lauren Hill, you are an inspiration to the world. Number 22, God bless you.

REMEMBERING OFFICER MICHAEL JOHNSON

(Ms. LOFGREN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LOFGREN. Mr. Speaker, I rise to offer condolences to the family and friends of Officer Michael Johnson of the San Jose Police Department, who was killed in the line of duty on March 24, 2015, when he responded to a 911 call and was shot by a disturbed man armed with a rifle.

Mike graduated from the San Jose Police Academy on June 15, 2001. Over his 14-year career, Mike served as a patrolman, court liaison, prescription drug fraud specialist, and, most recently, a field training officer in charge of mentoring young cadets.

Like other officers, Mike recognized the inherent danger in wearing his badge and responding to calls, but he accepted these risks and ultimately gave his life serving his community.

He is survived by his wife, Nikki; parents, Daniel Johnson and Katherine Decker; step-parents, Dann Decker and Penny Johnson; sister, Jamie Radack; a niece and nephew; his grandmother; and his in-laws. I hope they take solace in knowing that our entire community is in mourning with them. The San Jose PD is in mourning. The city of San Jose is in mourning. This Congress is in mourning.

IN HONOR OF OFFICER MICHAEL JOHNSON

Mr. Speaker, I rise today with my colleagues, Congresswoman ANNA ESHOO, Congressman MIKE HONDA, and Congressman ERIC SWALLWELL, to offer our deepest condolences to the family and friends of Officer Michael Johnson, a courageous and dedicated officer of the San Jose Police Department who was killed in the line of duty on March 24, 2015, when he responded to a 911 call and was shot by a suicidal man armed with a rifle.

Mike, a 14-year veteran of the department, was known in the community for his kindness and compassion. He grew up in San Jose, graduating from Gunderson High School in 1995. His siblings knew before he did that he was bound to follow in the footsteps of his father, Daniel Johnson, who was a military police officer for the United States Army and who later joined the Calaveras County Sheriff's Department. Mike graduated from the San Jose Police Academy on June 15, 2001.

He saw himself as a protector. At Mike's memorial service, San Jose Police Department Chief Larry Esquivel said Mike was everything he looks for in an officer: a warrior and a guardian when needed, but also empathetic and eager to engage the community. His easy-going, mild-mannered demeanor and exemplary career made him an effective officer.

Over his 14-year career, Mike served as a patrolman, court liaison, prescription drug fraud specialist, and, most recently, a field training officer in charge of mentoring young cadets. He was also assigned to the covert response unit because of his skill as an expert marksman and his reputation as a model officer. He was known as one of the most skilled marksmen on the force; he medaled often at the Police and Fire Games and was set to be inducted in the competition's hall of fame. He specifically volunteered to be a field-training officer for the department, which was his assignment when he responded to the fateful 911 call.

Mike was active in San Jose, as is his family. He and his wife Nikki planned to raise a

family there. His mother, Katherine Decker, became active in making their neighborhood a better place and now serves on the executive board of the VEP Community Association, a neighborhood group that represents more than 2,000 families in Blossom Valley. Outside of work, Mike enjoyed practicing and teaching jujitsu. He had earned his black belt in 2008, served as an instructor at his dojo, and particularly enjoyed teaching jujitsu to kids.

At the memorial service, Mike's sister, Jamie Radack, said that Mike always lived life to the fullest, and took a "go big or go home" attitude to everything he did. He didn't just play chess in high school, she said; he captained the chess team. He didn't just scuba dive; he dove with great white sharks at the Farallon Islands. This passion extended to the love he showed to his family, and also to the dedication with which he served the police department. Like other officers, Mike recognized the inherent danger in wearing his badge and responding to calls. But he accepted these risks.

At approximately 6:48 p.m. on March 24, Officer Michael Johnson was among the first on scene responding to an apartment complex on Senter Road. The police had received a 911 call regarding an unstable man who was armed and threatening to harm himself and his family. Mike and three other officers carefully approached the home, knowing that each step placed them closer to danger, but also closer to protecting a family and a community. The officers were met with gunfire by the man, and Mike was fatally wounded.

Michael Johnson was 38 years old. He had married his wife Nikki in a civil ceremony on August 3, 2013, and was planning a formal wedding ceremony on August 29, 2015. Mike is survived by his wife Nikki, parents Daniel Johnson and Katherine Decker, step-parents Dann Decker and Penny Johnson, sister Jamie Radack, a niece and nephew, his grandmother and his in-laws. I hope they take solace in knowing that the entire community is mourning with them. We are heartbroken by Mike's passing, but inspired by the way he lived his life and protected others. We will remember his dedication, and strive to contribute as fully to our community as he did through his service.

SUICIDE DRONES—IRAN

(Mr. POE of Texas asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. POE of Texas. Mr. Speaker, while Iran pretends to want peace, it continues to prepare for war. While the administration was negotiating a deal regarding Iran's nuclear weapons, Iran was developing new war technology.

Iranian news sources indicate that since 2014, Iran has been developing combat suicide drones. This technology uses drones as suicide weapons to destroy jet aircraft, helicopters, and even warships. The drone development includes drones that elude radar, have tracking devices, and fly for hours with a long range.

The Iranian Supreme Leader even stated while the nuclear weapon negotiations were taking place that he wants to destroy the United States.

Suicide drones are yet one more example that Iran is determined to have military dominance in the Middle East. Iran wants to annihilate Israel and the United States. The United States should not be disillusioned by the Iranian ruse claiming it wants peace.

The best hope for the world is for the people of Iran to rid themselves of the warlord mullahs and replace them with a rational, nonaggressive government.

And that is just the way it is.

EQUAL PAY DAY

(Mr. LANGEVIN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. LANGEVIN. Mr. Speaker, I rise today in honor of Equal Pay Day.

It is an absolute shame that, in the United States, women earn, on average, 78 cents of every dollar that a man makes. For women of color, this gap is even worse: 64 cents for African American women and 56 cents for Latinas.

Mr. Speaker, the pay gap is harming working families in every State, but it is particularly harmful in the two-thirds of families where women are the primary breadwinners. Lower paychecks mean less money for groceries, rent, child care, and other family necessities.

Mr. Speaker, I am proud to be an original cosponsor of the Paycheck Fairness Act, which will make it easier for women to win pay discrimination cases and harder for companies to justify unequal salaries. Mr. Speaker, I urge all of my colleagues to cosponsor this bill with me.

DEVEREUX'S AUTISM ASSESSMENT CENTER

(Mr. COSTELLO of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COSTELLO of Pennsylvania. Mr. Speaker, I rise today to congratulate Devereux, a national nonprofit behavioral health care organization, on the opening of their new Autism Assessment Center in Downingtown.

The center is designed to help families get access to an autism spectrum disorder assessment and diagnostic services. It will help families facing the uncertainties of an autism diagnosis and will also help individuals from birth live with the challenges that autism can bring.

With more children than ever now being diagnosed, experts agree that early diagnosis and intervention for autism is critically important. Currently, receiving access to diagnostic testing can involve waiting lists up to 18 months. That is why facilities, such as Devereux, can provide an important service to Chester County and the greater Delaware Valley region.

I am excited to soon be taking a tour of the facilities and want to thank

President Robert Kreider, Vice President Carol Oliver, the board of directors, administration, staff, and volunteers at Devereux, all of whom provide compassion and excellence in care and advocacy for so many who may be disabled but, indeed, are very able—able to live meaningful, productive lives filled with laughter, learning, and productivity thanks in part to the good work done, day in, day out, at Devereux.

HOUSE WILL PROTECT TAXPAYERS AND REIN IN THE IRS

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Mr. Speaker, with April 15 quickly approaching, this week the House of Representatives will be taking action and voting on a number of bills to ease the pain for American taxpayers.

Across Pennsylvania's Fifth Congressional District, I have heard from constituents expressing their ongoing anxieties when it comes to the complexity of our Federal Tax Code.

Mr. Speaker, there are more than 4 million words in the Tax Code and only 462 words in the Bill of Rights. This country is long overdue for a more simplified Tax Code.

This week, the House is considering legislation to ensure IRS transparency, repeal the immoral and oppressive death tax, and pass a taxpayer bill of rights. Mr. Speaker, I urge my colleagues on both sides of the aisle to support these commonsense measures to protect the American taxpayer.

CERTIFICATION OF RESCISSION OF CUBA'S DESIGNATION AS A STATE SPONSOR OF TERRORISM—MESSAGE FROM THE PRESIDENT OF THE UNITED STATES (H. DOC. NO. 114-26)

The SPEAKER pro tempore (Mr. TROTT) laid before the House the following message from the President of the United States; which was read and, together with the accompanying papers, referred to the Committee on Foreign Affairs and ordered to be printed: *To the Congress of the United States:*

I transmit herewith a report to the Congress with respect to the proposed rescission of Cuba's designation as a state sponsor of terrorism.

BARACK OBAMA.
THE WHITE HOUSE, April 14, 2015.

THE TAX CODE

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2015, the gentleman from Florida (Mr. JOLLY) is recognized for 60 minutes as the designee of the majority leader.

Mr. JOLLY. Mr. Speaker, I appreciate the opportunity tonight to ad-

dress my colleagues, to address the American people on the eve of one of the most concerning days for many Americans, that of tax day, April 15.

My previous colleague alluded to measures that we will bring up this week on behalf of the American people, and I look forward to having an honest and constructive debate about the bills this week, our national tax policy.

But listen; this is a very human and uniquely American moment this evening, as many people are overwhelmed with the deadline that they face tomorrow to submit their taxes. I think it is safe to say that an appropriate word of many Americans this evening and into tomorrow is one of resentment.

There is resentment for many reasons. For many, it is simply the complexity of our Tax Code, that today, in 2015, our Tax Code is so complex that many people struggle with compliance or, for those with resources, have to turn around and spend their hard-earned resources to hire a professional simply to understand the laws and the Code that we have implemented here in Washington, D.C. For others, the resentment is about the amount of taxes they pay, and this is across all income spectrums. The resentment is related to the fact that they question how their taxpayer dollars ultimately are resourced, are spent, are obligated by this body.

Some studies have shown that as recently as 2012 over \$100 billion was spent in the areas of waste, fraud, and abuse—taxpayer dollars, not Washington's dollars, but taxpayer dollars that we each remit responsibly to our government, that we entrust our government to spend wisely, responsibly, to invest in the right priorities for the Nation, but also to ensure that the business of government runs exactly as that, as a business, an efficient business. So there is frustration by many people. And yet, even worse, the system is designed today to obfuscate responsibility.

Think about it. We live in a generation today where, for the majority of Americans, your taxes are withheld from your paycheck. The generation that enters the workforce today simply knows that if they are to be paid \$100, it is not really \$100, that there is money taken out of it. That wasn't always the case. Until World War II, we didn't withhold. In fact, it was in 1943 when Congress passed and the administration enacted the Current Tax Payment Act that began to withhold.

Now, there are a lot of arguments to be made for why we withhold—ensure the responsible flow of taxes to government—but understand what that very simple measure did. It began to slowly remove the American taxpayer, the American citizen, from the actual act of remitting, of paying for the government that they have. It made it slightly harder to recognize the responsibility that the money that is being sent to Washington every time there is

money withheld from your paycheck, that in fact that is the taxpayers' money.

Instead, we have generations that have come up just assuming that you are paid \$100, but you only get \$80 or \$90. Well, that is just the way the system works and there is money coming out of it, as opposed to making that \$100 and having to remit a check to your government and then hold that government responsible.

□ 1830

I know this sounds like a crazy notion in 2015, but it is an important context for the conversation we have in terms of the amount of taxes that are placed upon the American people and the expectation for the level of responsibility of our government to actually spend those resources.

This is a very real conversation. This was brought to me just last evening by a woman who owns her own firm, her own practice, and is married to a husband who likewise owns his own firm, his own practice.

Now, in that situation, this couple is responsible actually for writing that check, for paying what we call estimated taxes each quarter, and then, at the end of the year, reconciling whether they paid enough or not. For that couple, it is a very real experience.

It is very different from a majority of Americans who are employed by an employer, and, in fact, the money is withheld because, for that couple, every quarter—every quarter—they have a conversation around the kitchen table about the amount of taxes that they are sending to their government, the amount that they are resigning over to government and what they expect in services in return. That creates a certain efficiency, a certain accountability. It is a very interesting question.

Mr. Speaker, it also leads to how much should that check be that this couple writes in estimated taxes? This is an area of broad debate, and it can be a constructive debate. What is the right marginal tax rate is something that people of differing political positions obviously have deeply held convictions.

I can tell you this, though: we live in a world where the average American is subjected to multiple taxing authorities. Consider this: we often think in this body only of your Federal marginal income tax rate and the contribution that individuals make to Social Security and Medicare and other mandatory programs.

In Washington, you might have a debate that focuses solely on what is the appropriate marginal tax rate. Well, in State capitols around the country, you have State governments having that same debate, but there is a gap.

Rarely would Washington ever consider what is the State tax obligation in a specific State, and rarely would a specific State worry about what the marginal tax rate is of the Federal

Government and then extrapolate that out to taxing authorities at the local and municipal level, your school board, your water authority, energy taxes, utility taxes, and car taxes.

Mr. Speaker, think about all of the taxes that a single individual is responsible for paying; yet we have no tax ombudsman that represents the taxpayer before all of these taxing authorities.

We have no collective assessment of what is the total tax burden of a single individual, not just from Washington, but from your marginal income taxes to your mandatory contribution to entitlement programs to your State taxes to your sales taxes to your water taxes, utility taxes, school taxes, and car taxes. What is that total tax burden?

On the eve of April 15, I think it is appropriate to have a conversation about what is the total tax burden that any one individual should be subjected to, not the marginal income tax at the Federal level, not whether it should be progressive or flat, not whether it should be simpler, fairer, or flatter—which, certainly, I think every Member of this body would agree to—but what is the total tax obligation that any one individual should be subjected to?

Ultimately, Mr. Speaker, taxes, fiscal issues, tax issues, are freedom issues. How much do we as government collectively, of all forms, ask for an individual to resign over to government to make decisions for them? That payment of taxes, that resignation of resources by the individual to a governing authority, those taxing issues are actually freedom issues. How much does it leave for the individual to have discretion as to the decisions they get to make for themselves?

I have actually introduced legislation, H.R. 144, called the Alternative Maximum Tax. It is a very simple proposition. It says that no one individual should have to give to government collectively more than they get to keep for themselves.

Think about it. What is the moral justification for why in the United States, this great land of liberty, this country that was founded on the notion that freedom is granted not to government to be disbursed to individuals, but freedom is granted by our Creator to our individuals, and as individuals, we get to decide how much liberty we resign over to government?

If that is the case, if our Nation was founded on this remarkable notion that freedom is first granted to the people, how can anybody, how could we ever argue that an individual should then have to resign over more than half of their income, more than half of their resources, to government collectively?

Now, understand, this isn't simply a conversation about the marginal tax rate at the Federal level. This is saying from State to local to Federal to water district to utility district, what is the total taxation of any one individual? That ultimately is a freedom issue.

The legislation I introduced actually does exactly that. It says an individual

is able to add up every single one of these taxes, and, if they hit a threshold of 50 percent, they hit a maximum tax. We have an alternative minimum tax in the country.

It says if you fully comply with our Tax Code and you qualify for tax deductions and tax credits, but Washington decides you didn't quite contribute enough, then we are going to hit you with an alternative minimum tax and say: Too bad, we don't like your math; we need more money from you.

Well, why don't we have an alternative maximum tax to protect the taxpayer? I will be honest with you. Marginal tax rates, as I mentioned, are something for political debate. I think 50 percent is way too high. I would like to see that number come down because I do believe it is a matter of freedom.

This legislation, H.R. 144, I will tell you the political strategy behind it and the absolute transparency, it is to beg the question, to ask the question, the very simple question: Should any one individual have to give to government more than they keep for themselves? It is a moral question, I believe, in 2015.

We also this week, in looking for solutions on behalf of the American people, will consider other commonsense proposals. One of them would make permanent the sales tax deduction. One in five Americans live in States that do not have an income tax but do have a sales tax. The State of Florida is one of them.

For that one in five Americans, a sales tax deduction is very important. Think about it. Income taxes at the State level are deductible on your Federal tax return; but, if you live in a State that, instead of having income taxes has sales taxes, shouldn't that be deducted just the same?

The principle behind a State income tax deduction on your Federal return is it is recognizing, as I discussed in the max tax, that if an individual is already paying and contributing a certain amount to their State for government operations, then it would not be appropriate to tax those dollars. We allow the deduction of State income taxes from your Federal tax return. We should likewise allow the sales tax.

Now, Mr. Speaker, this is something that, unfortunately, does not have a permanent place in the Tax Code. Later this week, we will consider—and I believe the House will approve—H.R. 622, to make permanent the State and local sales tax deduction.

We also will vote on H.R. 1105, which would ensure the elimination of the death tax—the death tax. Think about this. A nation that says you may have already paid money on your income, but the day you die and leave it for your family, your family has to pay another tax on that, it is as outrageous as it is insulting, and it is a very simple measure that we will consider this week to repeal that.

We do have, across the country tonight, a lot of concerned and, frankly,

angry constituents probably in every single congressional district. Tax policy and budget policies, we have seen, can be very divisive.

As a Congress and as a nation, it is appropriate that we begin to have a national dialogue about how we can do better, how we can do better on behalf of the individual taxpayer because the current system doesn't work. We know that.

There is a reason that everybody has different ideas about tax reform. Well, just as we should be doing on so many other matters in this Congress, let's bring a package to the House floor.

Let the House work its will on behalf of the American people that we are elected to represent. Let's give voice to the American people that we represent and have an honest and constructive dialogue about the future of tax policy. We owe it to the American people to do our job.

Mr. Speaker, on the night of April 14, when so many people are working tirelessly simply to comply with complex regulations and laws that have been enacted by this body through multiple administrations and multiple parties—no one party bears all responsibility—but we know we have burdened the American people tonight, so let us, as we consider these bills later this week, do our job on behalf of the American people and recognize this burden that has created such resentment.

Moving forward, let's bring a tax package to the floor. Let's have an honest debate between the two sides of the aisle and do what is right on behalf of the American people.

Mr. Speaker, I am thankful for the opportunity this evening.

I yield back the balance of my time.

OPENING OUR EYES TO THE EPIDEMIC OF POLICE VIOLENCE IN AMERICA

The SPEAKER pro tempore. Under the Speaker's announced policy of January 6, 2015, the gentleman from New York (Mr. JEFFRIES) is recognized for 60 minutes as the designee of the minority leader.

GENERAL LEAVE

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

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

There was no objection.

Mr. JEFFRIES. Mr. Speaker, once again, we are moved and compelled to come to the House floor to deal with the seemingly unending problem of police violence in America. Over the last year, we have seen a parade of horrors, examples of police violence caught on video for all of America to see.

We are compelled to ask the question: What more does Congress need to see in order to understand that we have got a problem that requires Democrats

and Republicans, people in the House and the Senate, working in partnership with the President to address?

I certainly am of the view that the overwhelming majority of law enforcement officers are hard-working individuals who are there to protect and serve their community; but how can we continue to turn a blind eye to the fact that police violence all across America essentially has presented an epidemic of injustice that we have got to deal with in a free and democratic society?

What more does the Congress need to see? We have seen 12-year-old Tamir Rice gunned down by a police officer in what many view as a driveby shooting. Tamir Rice didn't present any danger to the officer who simply pulled up and really, without warning, shot him dead to the ground, based on a call that had been made that someone seemed to have a toy gun.

Of course, in New York City, Eric Garner was strangled to death with the use of a choke hold employed by a police officer, despite the fact that, for the previous 20 years, choke holds had been unauthorized as part of the policy of the NYPD.

Eleven different times, Eric Garner, a father of six, said that he couldn't breathe, and on 11 different occasions, the officers who were there failed to respond to Mr. Garner's pleas for help. As a result, he was killed on a New York City street for all the world to see; then a grand jury fails to indict even on simple assault.

Now, of course, we have got the tragedy of Walter Scott, someone who was killed running away from a police officer after having been tased. It is not clear to me that, if a courageous bystander hadn't captured that incident on video, the officer responsible for killing Walter Scott may be patrolling the streets of South Carolina today. What more does Congress need to see to realize that we have got a problem that needs to be addressed?

Mr. Speaker, I am thankful that several of my colleagues in government are here, including the assistant Democratic leader, who has got a tremendous history of combating injustice before he got to Congress and his two decades-plus in serving the people of South Carolina in Congress.

Let me yield to the distinguished gentleman from the great State of South Carolina, the assistant Democratic leader, JAMES CLYBURN.

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

Mr. CLYBURN. Mr. Speaker, I want to thank my friend Mr. JEFFRIES.

I visited with the family of Walter Scott. I attended his funeral; and, not long after the services were over, I was approached by two women who identified themselves as mothers of two young men who had suffered unusual and unnecessary brutality at the hands of the officer who perpetrated the unnecessary shooting of Walter Scott.

□ 1845

Both these women said to me that, throughout the North Charleston community, there is significant apprehension as to whether or not they could accept or expect any kind of relief for the pain that they are suffering.

I remained in Charleston over the weekend. On Sunday evening, I saw that the mayor of North Charleston, Mayor Summey; the chief of police of North Charleston, Chief Driggers; along with the sheriff of Charleston County, attended the healing services that took place at Calvary Baptist Church there in Charleston.

I applaud them—the mayor, the chief, and the sheriff—for responding to these three families, and there may be others, but in a way that makes us all proud.

I am hopeful that, after this weekend and some subsequent occurrences, that Congress would take a long, hard look at whether or not there is a role for us to play in responding to what seems to be an epidemic. I applaud those in the South Carolina Legislature, most especially Senator Marlon Kimpson, for his authorship of body camera legislation.

I think the various newspapers, most recently this morning, The State newspaper, for endorsing this concept, saying that it is something that the legislature in South Carolina should authorize and fund.

Now, there are a lot of police departments that are too small to raise the necessary funds, and a lot of them are so big that the cost might be prohibitive. To that, I want to say, Mr. JEFFRIES, as I thank you, Congressman SCOTT, and Congressman RICHMOND, as well as Congressmen GOWDY and LABRADOR, for all the work you are doing trying to pull together a piece of comprehensive legislation that will reform our judicial criminal system in a way that would make things much better going forward.

Please, I ask, take a look at whether or not it is time for us here in the Congress to make the funds available so that all local police departments can afford to do something that I think will address a national problem.

I also believe that the time has come for us to maybe mandate from this level the body cameras I think Congresswoman CORINNE BROWN and Congressman EMANUEL CLEAVER have both proposed legislation in this area. Let's take a look at their legislation. Hopefully, your task force will take a look at their legislation and see whether or not we can incorporate that legislation authorization, as well as the funding going forward.

Now, I want to thank the Attorney General and the FBI Director for proposing that we deal with this issue of data collection. That is going to be very important as we take a look at these issues and these incidents and to see whether or not it is time for us to do something at the national level to deal with data collection.

That, too, is an expense. In fact, that is something these departments would

have a problem with in terms of size, where they are so big they can't afford it or too small to raise the funds, and maybe we can find a way to help fund the storage of this data so that we can create a better climate.

Now, before I close, I want to say something that I get beaten up a lot for raising this issue, but I feel strongly about it. I am not easily intimidated, and I refuse to be bullied.

Therefore, I want to say once again, whoever is funding the activities of the American Legislative Exchange Council, they are funding the kind of legislation, stand your ground, that creates vigilante activity in this country. It is clear that is what is formed from that legislation.

They are also funding legislation that is suppressing voters; and when you suppress voters, you are, in fact, ruining activity at the community level that I think is very, very important.

They are also funding the bleaching and stacking of legislative and congressional districts, all of which I believe add to the creation of a venomous climate throughout our country.

I started my professional career as a public school teacher teaching history. I have studied the history of our great country, and I have taught it. I can say that it is clear to me that a lot of the legislation that is being proposed today, a lot of the activities that we are experiencing today, we went through this before.

I would ask anybody who may be interested in the subject to just take a look at what occurred in this great country between 1872 and those new constitutions that went in place throughout the South in 1895. You will see that, through that 23-year period, the same kind of vigilante activity, all done under the heading of Jim Crow laws, the same activity with a different label is what we are beginning to see today.

I would hope that all the people here in this Congress and around the country will really take stock of who we are, where we are, and let us do what is necessary to move our country to common ground for all of its great citizenry.

Thank you so much.

Mr. JEFFRIES. I thank the assistant leader, Mr. CLYBURN, for his eloquent articulation, both of the history of police violence and oppressive laws and statutes done on the color of State law designed to undermine the constitutional principle of equal protection under the law, as well as for suggesting some of the things that we can consider doing to improve this situation, one of which will be to make sure that we capture police encounters on video in a manner that benefits all involved so we can have a real understanding of what took place during the encounter.

New York City has begun an experimental program placing body cameras in a few of the precincts throughout

New York City, including the 75th precinct in the east New York community that I represent.

In talking to the commander of the precinct, the officers, while many were initially skeptical, eventually embraced the presence of body cameras for a variety of reasons, one of which is that it often defuses an aggressive encounter because the officers, upon approaching a situation when they are wearing a body camera, are now required to say to the individual citizens they are confronting: This confrontation or this exchange is going to be recorded.

What the officers have found is that, in many instances, that will defuse a situation that otherwise might go in the other direction.

Body cameras are something that should be considered. In fact, many law enforcement officers in departments across the country who have gone down this road have embraced it as technology that benefits the law enforcement community, in addition, of course, to making sure justice takes place when a police officer crosses the line.

It is now my distinct privilege to yield to a new member of the Congressional Black Caucus, as well as the House of Representatives, who has already distinguished herself in terms of being a passionate advocate for justice and for progressive change in this country.

That is the gentlewoman from the Garden State right next door to New York, Congresswoman BONNIE WATSON COLEMAN.

Mrs. WATSON COLEMAN. Thank you very much to my esteemed colleague from New York.

I am new to Congress, and I have had quite a few occasions to come to the floor and talk about issues that are very pressing to my community and to me. I stand here as an African American woman who represents the State of New Jersey, but I stand here as a wife, a mother, a sister, an aunt, and a cousin to African American men.

In that capacity, each and every day that one of them leaves our presence and leaves their home, I wonder if they will come back safely. I know they mean no one any harm, but I don't know that the police that they might encounter would see that in them as I do.

My community has cried out for a long period of time that there has been injustice and there has been harm and danger and needless deaths facing our young men and even some of our young women.

As a matter of fact, Mr. CLYBURN mentioned the issue of data collection as being such an important element here in helping us to find our way. I noted that The Washington Post said that, out of thousands of fatal interactions between the police and citizens, only 54 officers have been charged, and of those, most were cleared and acquitted.

We need better data collection; we need greater accountability, and we, obviously, need greater justice because, in those instances, the majority of these officers are going back into the streets, patrolling these communities, and those people who are in charge of them are still in charge of them and are still performing what should be a public service.

□ 1900

I understand that not every case that we are encountering is as clear-cut as the one we just encountered with Officer Slager. I understand that there are other cases that have resulted in other findings. I do not understand how some of these findings could have occurred given the things that we have actually seen.

I stand here recognizing that this Congress can, indeed, help these local police departments with things such as body cameras. In the cost-benefit analysis, is a life worth enough to invest in them for the police departments? I say "yes," but there are other things that, I think, Congress should be considering and on which, I think, we should be leading the way in the discussion.

One of those is that there are consequences that should not only be felt by the officer who was actively engaged in the misfortune, such as in the Slager case or even in the Brown case in Ferguson; but what about those individuals who knowingly participated in the policies that ended up creating this disparity in our society, this injustice in our society? They are given the opportunity to walk away. They are given the opportunity to retire. They are given the opportunity to resign. They are given the opportunity to move on with their lives and to benefit from the pensions and other benefits that have been accrued by the number of years they have been working as public servants, even though it is clearly demonstrated that their service was not to the public. There need to be consequences that need to be addressed with regard to that also.

There is a lot that needs to be done. We can see it, but we can no longer be silent on it. Congress does have a role here. Congress has a responsibility to ensure that the laws of this country are protecting all of our citizens. We need to do things like invest in body cameras, not just to catch those who are doing these things which are harmful to our community but to protect the good policemen who are sometimes the subject of complaints that aren't verified. I honestly believe that those who don the blue uniform do so with the expectation and the desire to protect, preserve, and to serve, but those who do not and those who allow those who do not to continue to do what they are doing need to be accountable.

I look forward to working with my esteemed colleague who is in charge of this Special Order hour and with all of those who are working to ensure that there is justice, safety, and security

and that, as a mother, I don't have to worry, that, as a wife, I don't have to worry, that, as a sister, as an aunt, as a cousin, and as a friend, I don't have to worry every time a Black man who is associated with me leaves my home.

Mr. JEFFRIES. I thank the distinguished gentlewoman from New Jersey for her very eloquent and passionate remarks.

Mr. Speaker, one of the things that we clearly have to grapple with in this country is the fact that the criminal justice system is broken, and there are many components to that. We have got a situation in which far too often a police officer crosses the line, engages in unlawful conduct, and is not held accountable for that conduct. What kind of incentive does that create for good conduct to take place moving forward if, in the overwhelming majority of instances when police officers cross the line, such as in the Eric Garner case, a grand jury or a local prosecutor will often fail to hold them accountable?

The other problem that we have got to address is of overcriminalization in America, of mass incarceration. If you look at some of these encounters that have taken place and that have gone wrong and that have resulted in tragedy, they often have begun with what was, really, overly aggressive, unnecessary policing strategy being deployed to tackle, at best, nuisance-like activity.

Eric Garner is dead today because he was selling loose cigarettes, and someone at One Police Plaza gave the order to aggressively police this activity. Crime is down in New York, but there are still a couple hundred homicides committed every year. There is still some gang activity. There are still some assaults taking place. But we want to use police resources to aggressively go after someone who is selling loose, untaxed cigarettes?

That is an overcriminalization problem connected to broken windows policing. Walter Scott is dead today because he had a broken taillight. Four children are without a father because Walter Scott had a broken taillight. We have got to evaluate this overly aggressive policing strategy connected to the phenomenon of mass incarceration.

I am pleased to have had the opportunity in this Congress to have worked closely with someone who is one of the leaders in the House of Representatives and in the Capitol in dealing with our broken criminal justice system and who works closely with colleagues on the other side of the aisle, like TREY GOWDY and JASON CHAFFETZ and others, who are interested in trying to figure out, collectively, how we can make America a fairer, more efficient place in terms of our criminal justice system.

Let me now yield to the distinguished gentleman from the great State of Louisiana, who represents the wonderful city of New Orleans. We refer to him, of course, as the "franchise" because of his prolific baseball

abilities, but he is also one of the most talented legislators here in the Capitol. I yield to my good friend, the Honorable CEDRIC RICHMOND.

Mr. RICHMOND. Thank you, Representative JEFFRIES, for allowing us to address this most important issue.

Mr. Speaker, as we talk about it today and as members of the Congressional Black Caucus address this country and address this Chamber, let me just start with: this is not a Black problem; it is not an African American problem; it is not a Hispanic problem; and it is not a minority problem. This is an American problem that is eroding the fabric and the core of who we are and what makes us exceptional. As we talk about police violence and as we assess it, we try to figure out if we have a few bad apples or whether this is a systematic problem that needs to be addressed. I prefer to believe that it is the former—a few bad apples who need attention. With that, I will use an example.

Representative JEFFRIES, I am sure you know that we had a police shooting in the New Orleans airport a couple of weeks ago when a man who was otherwise peaceful lacked medical attention and was paranoid and went to the airport and intended to do harm. In fact, he did do harm, but in the process, Lieutenant Heather Sylve had no choice in this situation but to fire, to discharge her firearm, and she killed Richard White. She had no choice, and she saved many lives. I would like to believe that there are more Heather Sylves out there than what we are seeing on the news every day. Yet the preponderance of what we are seeing every day is of shootings that are not justified.

When we talk about what we can do, body cameras won't stop the event from happening; but like red light cameras and these automated traffic tickets, what they do is change behavior because, hopefully, officers will realize that there is nothing done under the cloud of darkness anymore, that whether it is body cameras or civilians standing up and recording the interaction, whatever you do will be recorded to show an independent version of what is going on. Maybe—just maybe—that will change behavior and make officers just take notice that today is not yesterday and that you can't do the things that you used to do.

As we address it, one of the things we can also look at is the diversity of these police departments and at the diversity of the FBI, the DEA, and the ATF. Those departments and those police forces and those law enforcement organizations should reflect in their makeup the great diversity in this country. U.S. attorneys in this country should stand and fight for civil rights violations just as they do the headline-grabbing public corruption and all of the other things that they focus on.

We have the new cases, but I have old cases in New Orleans. After Katrina, I had Henry Glover. An officer on a sec-

ond-floor balcony shot him dead with a sniper rifle, saying that he posed an imminent threat to that officer on the second floor. Not only was he shot and killed but the police took the body, in an abandoned car, to a levee and burned it. If we get past Henry Glover, we can go to the Danziger Bridge, where officers engaged in a firefight with six civilians. Today, we learned all of them were unarmed, and none of them fired on the police. Two of those civilians were killed.

This is a very hard conversation to have. It is a conversation that we have to have because the longer we ignore it the longer it will fester. The urban communities have been singing this song and have been reporting this for years and years and years, and it is not until new technology that we see that this was not a fabrication but a concerned community that was watching their sons and their fathers be killed at the hands of law enforcement.

We are part of the greatest body on Earth, which is the United States Congress, and we can solve problems when we have the will because, as my grandmother always said, Where there is a will, there is a way. It is time for Congress to dig up that will to make this country a more perfect Union. We all know that it is not perfect—it was not perfect when it was created, and it is not perfect today—but with the courage of legislators like Representative JEFFRIES from New York, Representative JOHNSON from Georgia, who will speak next, and with the will of strong legislators who are not afraid to have an ugly conversation, we can wrap our hands around this, and we can make our streets safe for everyone because all lives do matter.

I think that it is time that both Republicans and Democrats and Whites and Blacks sit down and say that this is unacceptable, because the hate and the disgust and the hurt that is growing in African American and urban communities around this country is playing out to be justified.

The only thing that I can hope and pray for, Representative JEFFRIES, is that we are bigger and that we are better than that as a country. I look forward to working with you, and I look forward to working with this Congress to find solutions to these problems so that we do not have to bury another father or another son whose life was snatched from him by the hands of either an inexperienced officer or, worse than that, by an officer who just had ill intentions.

Every day, good people put on that uniform and go out and risk their lives to make sure that our communities are safe, that our children get to and from school, that our husbands and wives get to work and get home. They do that every day, risking their lives, and they sacrifice much so that we can be safe. We need to make sure that we root out those bad apples to make sure that it doesn't happen to any more families.

Mr. JEFFRIES. I thank the distinguished gentleman from New Orleans for his thoughtful and eloquent exposition of the situation and for pointing out that, while this is not an easy conversation for us to have around the police's use of excessive force, often resulting in the deaths of unarmed individuals such as Walter Scott and Eric Garner, it is a necessary one if we are going to continue our march toward a more perfect Union.

I now yield to another distinguished member of the Judiciary Committee, who has taken an active role within the Congressional Black Caucus and beyond to introduce progressive pieces of legislation that are designed to address this problem. He is the distinguished gentleman from Georgia, Representative HANK JOHNSON.

□ 1915

Mr. JOHNSON of Georgia. I thank my colleague, Congressman JEFFRIES from New York, for organizing this very important Special Order.

Thank you, Mr. Speaker, for hosting this.

We are here to talk about a very important subject, the extrajudicial killing of Black males in America. It seems to be an epidemic, but it is really not. It is just simply the fact that we are hearing more about it. We are hearing more about the deaths that are occurring. We are seeing with our very eyes, looking at video, we are seeing that some of these killings appear to be unjustified. When we understand that we are seeing what has been going on for a long time but which has not been addressed, we understand that if we don't do something to address the problem, then these killings will continue.

Now, why is it that we have what appear to be unjustified homicides of African American males at the hands of law enforcement repeated daily? In the 108 days or so since the Michael Brown killing in Ferguson, we have heard of so many African American males losing their lives. It is very disturbing.

Why is it that it continues to happen? Well, I would submit, Congressman JEFFRIES, that one of the reasons is because there seems to be two systems of justice involved: one for police officers and the other for civilians. It seems that there has been a reluctance to prosecute police officers when their actions go across the line.

Now, you, as well as I, know that most of the law enforcement people, law enforcement officers out there, male and female, top to bottom, from the East to the West, are good people honestly trying to do a good job, and their job is to protect and serve us. A lot of times we make it very dangerous and we make it very hard for them to do their job; but that is their job, to protect us and to serve us.

When one of us goes astray, when one of us runs away, that doesn't give a license to a police officer to pull out a gun and stop the individual, shooting them in the back. It has happened

more than once. It has happened more than twice. It has happened frequently. Sometimes we don't hear about it because the person is injured and there is no video. Other times there is video, and the person is killed, and we find out about that and we see it. But I would submit to you that it happens far too regularly, and it happens without any penalty for misconduct.

Now, I have said that most of our law enforcement officers are seeking to do the best job that they can be, but nobody is perfect and they err sometimes; and when you err and you do it and you violate the criminal law, then you should be prosecuted yourself.

So I want to take this opportunity to commend the officials in North Charleston who immediately, when they saw the video, they saw the evidence, they didn't waste any time, they didn't try to cover up or hide, they went and did the right thing. They charged the officer just as they would have charged a civilian had a civilian shot someone and it appeared to be unjustified.

I will give you an example in my State of Georgia where, on New Year's morning, 3 a.m. in the morning, one of our local police chiefs was asleep in the bed next to his companion, who happened to be his ex-wife, and due to some problems that he heard, he went and grabbed his service revolver. He went downstairs to check on some noise but didn't find any disturbance. He came back upstairs, put the gun, according to his testimony or his statement, on the bed, and then went to sleep with his wife beside him, his ex-wife. He was awakened to a gun firing, and his wife, his ex-wife ended up being shot in the back. He called the police to report that "I have shot my wife." He was not arrested. He has not been arrested to this day, although about a month ago the solicitor who handles misdemeanor cases—excuse me. The prosecutor, the district attorney who handles felony cases said that he intended to take the case to a grand jury to ask for a misdemeanor indictment against the officer.

But there are two different systems of treatment, two systems of justice: one for the police, because if he had not been a police officer under those circumstances he would have been arrested right there that same night, charged with a felony, and he would have been forced—after being arrested, he would have had to get a lawyer to have to break the case down into something like a misdemeanor, if he was fortunate to have a good lawyer, if he could afford one.

So, when these kind of things happen and people don't get charged, then it is a license for other officers to be reckless themselves; and so what we have had is a cascade of reckless behavior which has resulted in people being killed and there being no penalty, and so it just continues. That is why it is important for Congress to take action.

There are things that we can do here on the Federal level, and Congressman

JEFFRIES, I know that you have been working on some of these measures. I have been working on some, too. I will tell you, body cameras is a step in the right direction.

Mr. JEFFRIES. The gentleman raised a very important point that I want to make sure is not lost, and then I certainly look forward to you articulating some of the things you have been working on in terms of legislative proposals.

But most of us, most folks in America do believe that police officers generally are entitled to the benefit of the doubt in the context of a police encounter because of the inherent dangerousness of what law enforcement officers do. Certainly the former mayor of the city of New York famously said—this is Rudolph Giuliani:

In every case, I am going to give police officers the benefit of the doubt.

But there is peril in the misapplication of that standard because if it goes too far, as the gentleman points out, there are some who believe that even if I cross the line, there will be no accountability. And in this particular case what was so chilling about the video, after Walter Scott is gunned down, is that this officer, not knowing that this entire encounter was covered on video, felt that he could drop something next to the body of Walter Scott and presumably, in his mind, that would be part of the narrative that he would use to get himself exonerated because he understood that he would be entitled to the benefit of the doubt. In the absence of video, in this particular case he could potentially have gotten away with murder.

So I thank the gentleman for raising that point. We have got to have a real conversation. In America, yes, the overwhelming majority of law enforcement officers are hard-working individuals dedicated to protecting and serving; but there is a problem with the misapplication of the benefit of the doubt standard in every instance because, in the absence of video, you may allow some officers who have crossed the line to get away with being held unaccountable. That is a terrible thing for justice and for encouraging proper behavior moving forward. I thank the distinguished gentleman.

Mr. JOHNSON of Georgia. Thank you for yielding again.

I will also note, Congressman JEFFRIES, that in watching that video of the shooting in the back of the gentleman a week ago, what I saw was another police officer who arrived at the scene as the subject officer walked back, or actually ran or trotted back to the body. And as the video was slowed down in slow motion, you could see something coming out of his hand landing next to the victim, and it is thought that the item that he picked up, that the video shows that he picked up, was a taser; and it appears that it was the taser that was then dropped beside the body of the victim with the other officer looking at the scene as it unfolded.

So I would think it is reasonable to assume that that officer, the first one to arrive at the scene, who happened to be an African American it looked to me, apparently, I would think that it is reasonable to assume that he saw the officer deposit that item, which I believe to be the taser, beside the victim.

So what does that tell us? It tells us that there is a thin blue line over which law enforcement officers do not step. They protect each other. When they see wrongdoing, they do not call it out; they do not expose it. So when that happens, Congressman, it impugns the character of all law enforcement. If law enforcement is operating under that mentality, that we see no evil, hear no evil, and certainly will not speak of it if we do hear or see it, that reinforces the systemic problems that we obviously have in law enforcement insofar as it relates to African American males.

Our lives do matter. It is important that if law enforcement officers as a group are to uphold the standards of their profession, they must step across that blue line when they see something that another law enforcement officer does which is illegal or that is not within the bounds of propriety. They must police themselves.

Mr. JEFFRIES. I thank Representative JOHNSON for raising a very important point. This is a difficult conversation. I understand it. It is not easy to have a conversation about law enforcement conduct that crosses the line into illegality, but we have got to ask the question: Is there a blue wall of silence that exists such that good officers who observe inappropriate conduct engaged in by bad officers are afraid to speak the truth about encounters that take place that cross the line?

If, in fact, there is this blue wall of silence, I ask the question: How can that be good for our democracy when it means that a victim of police violence in most instances will never get equal protection under the law consistent with the 14th Amendment because of this almost impenetrable blue wall of silence?

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As we have this conversation about what we are going to do about police violence, it should be a Democratic conversation and a Republican conversation, a Black, a White, a Latino, and an Asian conversation, a blue State conversation—it happened in New York—a red State conversation—it happened in South Carolina. This is an American problem.

I thank the distinguished gentleman for raising this issue. It is a difficult one, but we weren't sent here to the United States Congress to run away from difficult issues when it is impacting the people we represent. We have got to run toward difficult issues and try to confront them.

Mr. JOHNSON of Georgia. That thin blue line or that blue wall of silence is not a good thing for a democracy; it is

not a good thing for freedom. The truth is that, when one's freedom is taken away, it affects potentially all of us in having our freedoms taken away.

The truth is that all Americans are at risk when bad actors in law enforcement are allowed to act badly and with impunity. All Americans are at risk.

I know that, Congressman JEFFRIES, you represent New York, and I know that when the two officers lost their lives at the hand of a bad guy who ambushed and killed two innocent police officers in New York, thousands of police officers came to the funeral to see off their fallen brothers, as they should do. Many other Americans watched on TV.

I was, quite frankly, greatly disturbed when the police officers—some of the New York officers—turned their backs on the civilian head of the city of New York. They turned their backs to the mayor as he was speaking at the funeral, a sign of disrespect for civilian authority.

That attitude contributes to the thinking of some law enforcement officers that it is okay and that whatever they do is acceptable. The police organizations must come to grips with the fact that they have a responsibility to do the right thing when one of their own does the wrong thing. They have a responsibility to do so.

I know that many, many police departments don't pay their officers very well. Civil servants, in general, are not paid commensurate with the value of their services to the people that they are serving, and police are no different than that.

Police officers have the same concerns that we have, that civilians have. Sometimes, they have problems at home with their wives. They have problems with their children. They have bills to pay. They might be a little bit behind. They have a lot of pressure.

I think we should do a little more in the area of mental health evaluation and counseling and help for our officers. We should encourage them to come forward if they are hurting. It should be a part of the culture of law enforcement that you are not too big and not too powerful to be able to ask for the help that you need. Our society should be willing to give them that help, and we should be willing to pay for it as well.

This issue of Black males being killed by police officers, there are no simple solutions. There are a number of solutions that can help make this situation better. That is why we in Congress and others in State legislatures and city councils and county commissions should be discussing this issue.

We should be trying to do what is necessary to break down the systemic problems that have led to this result and to do something about those problems, to get those problems alleviated and eventually eliminated.

I am so happy that you have seen, Congressman JEFFRIES, the need for

this to be a topic of discussion, and I deeply appreciate the opportunity to come here and to participate in this discussion with you. I will let you know that I am looking forward to continuing to work with you as we do what we know that we need to do in order for Congress to address this issue.

Mr. JEFFRIES. I thank the gentleman from Georgia for his continued leadership and involvement in this issue in trying to bring about resolution.

As we prepare to close, let me, again, make clear that, in my view and the view of, I believe, many throughout this body and across this country, we know that the police officers—the overwhelming majority of law enforcement officials—go to work every day trying to do the right thing.

It is a difficult job; but, because you have the capacity to take a life, we have got to make sure that, when you exercise deadly force, that it is deployed only in circumstances where it is absolutely necessary, not a choke hold resulting in the strangulation of someone who is selling untaxed cigarettes, who pleads for his life 11 times and is killed on video for all of his six children to see.

We don't want to see deadly force used when someone who has been tased is running away. The Supreme Court said in 1985 that you can't use deadly force to stop a fleeing felon. Walter Scott wasn't even a felon. He stopped him because he had a broken taillight.

We just want to make sure that, in America, there is a balance between effective law enforcement on the one hand and a healthy respect for the Constitution and for civil rights and for equal protection under the law for everyone on the other. That is our objective.

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

Ms. EDDIE BERNICE JOHNSON of Texas. Mr. Speaker, on April 4, 2015 in North Charleston, South Carolina, following a traffic stop in broad daylight, Walter Scott was fatally shot by police officer Michael Slager. This tragedy once again brings to the forefront an issue that continues to plague communities nationwide—the alarming rate of African American deaths at the hands of law enforcement officers. Particularly troubling about this tragedy, is the video footage showing the officer firing eight times as Walter Scott is running away.

Walter Scott was a human whose life had value. He was a father, a brother, a son and a friend. His status as an American citizen gave him the right to due process. He should not have been killed by a police officer who acted, without authority, as judge, jury and executioner.

Time and again, African American families have grieved over their fathers, brothers, husbands and sons, who have been taken too soon by officers deputized with the power to protect them. The frequency of these tragedies continues to play into the deeply painful narrative that black life is not valued in this country. When I think of Walter Scott, I think

of Edward Garner, Anthony Baez, Amadou Diallo, Anthony Lee, and Oscar Grant. I think of their grieving families and their lost futures. I am deeply saddened that the list of unarmed black men killed by police continues to grow.

Where do we go from here?

I would echo the words of Albert Einstein: "the world will not be destroyed by those who do evil, but by those who watch them without doing anything." We must all act to protect the lives of our friends and neighbors. As a country, we must commit to recognizing the humanity in others. Before we identify with any race, religion, gender, or sexual preference, we are all human.

It is not likely that, in the absence of Mr. Feidin Santana's cell phone video, Michael Slager would ever face criminal charges. It is not likely that the investigators who investigate the police would have concluded that the officer's account of the shooting was fabricated. It is likely that, in the absence of one bystander's courage, Walter Scott would have been villainized and the police officer who gunned him down would have gotten away with murder. From this point forward, we must all have the courage to speak up and confront injustice.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Mr. DUNCAN of South Carolina (at the request of Mr. MCCARTHY) for today and the balance of the week on account of a family emergency.

ADJOURNMENT

Mr. JEFFRIES. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 39 minutes p.m.), under its previous order, the House adjourned until tomorrow, Wednesday, April 15, 2015, at 10 a.m. for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

1073. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter on the approved retirement of General Janet C. Wolfenbarger, United States Air Force, and her advancement to the grade of general on the retired list; to the Committee on Armed Services.

1074. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter on the approved retirement of Lieutenant General Thomas W. Travis, United States Air Force, and his advancement to the grade of lieutenant general on the retired list; to the Committee on Armed Services.

1075. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter on the approved retirement of Lieutenant General Salvatore A. Angelella, United States Air Force, and his advancement to the grade of lieutenant general on the retired list; to the Committee on Armed Services.

1076. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter on the approved

retirement of Lieutenant General Brooks L. Bash, United States Air Force, and his advancement to the grade of lieutenant general on the retired list; to the Committee on Armed Services.

1077. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter on the approved retirement of Lieutenant General Judith A. Fedder, United States Air Force, and her advancement to the grade of lieutenant general on the retired list; to the Committee on Armed Services.

1078. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting authorization for ten officers to wear the insignia of the grade of major general or brigadier general, as indicated, in accordance with 10 U.S.C. 777; to the Committee on Armed Services.

1079. A letter from the Under Secretary, Department of Defense, transmitting the Department's Evaluation of the TRICARE Program for FY 2015, pursuant to Sec. 717 of the National Defense Authorization Act for FY 1996, Pub. L. 104-106, as amended by Sec. 714 of the National Defense Authorization Act for FY 2013, Pub. L. 112-239; to the Committee on Armed Services.

1080. A letter from the Chairman, Federal Deposit Insurance Corporation, transmitting the 2014 report to Congress on the Office of Minority and Women Inclusion, pursuant to Sec. 342(e) of the Dodd-Frank Wall Street Reform and Consumer Protection Act; to the Committee on Financial Services.

1081. A letter from the Director, Office of Public and Congressional Affairs, National Credit Union Administration, transmitting the annual report to Congress of the Office of Minority and Women Inclusion for calendar year 2014, in accordance with Sec. 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act; to the Committee on Financial Services.

1082. A letter from the Director, Regulations and Policy Management Staff, FDA, Department of Health and Human Services, transmitting the Department's final rule — Advisory Committee; Anti-Infective Drugs Advisory Committee [Docket No.: FDA-2009-N-0443] received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1083. A letter from the Assistant Secretary for Legislation, Department of Health and Human Services, transmitting the FY 2014 report on user fee collections and related expenses, as required by the Generic Drug User Fee Amendments of 2012; to the Committee on Energy and Commerce.

1084. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; State of Montana Second 10-Year Carbon Monoxide Maintenance Plan for Billings [EPA-R08-OAR-2012-0352; FRL-9925-51-Region 8] received March 27, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1085. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Air Quality Implementation Plans; State of Montana Second 10-Year Carbon Monoxide Maintenance Plan for Great Falls [EPA-R08-OAR-2012-0353; FRL-9925-50-Region 8] received March 27, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1086. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — National Oil and Hazardous Substances Pollution Contingency Plan

(NCP); Amending the NCP for Public Notices for Specific Superfund Activities [EPA-HQ-SFUND-2014-0620; FRL-9924-66-OSWER] (RIN: 2050-AG76) received March 27, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1087. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Approval and Promulgation of Federal Implementation Plan for Oil and Natural Gas Well Production Facilities; Fort Berthold Indian Reservation (Mandan, Hidatsa and Arikara Nation), North Dakota; Correction [EPA-R08-OAR-2012-0479; FRL-9923-70-Region 8] received March 27, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1088. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's withdrawal of a direct final rule — Approval and Promulgation of Implementation Plans; New Mexico; Transportation Conformity and Conformity of General Federal Actions [EPA-R06-OAR-2011-0938 FRL-9925-86-Region 6] received April 10, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Energy and Commerce.

1089. A letter from the Secretary, Department of Commerce, transmitting a report certifying that the export of the listed items to four different end users in the People's Republic of China is not detrimental to the U.S. space launch industry, pursuant to Sec. 1512 of the Strom Thurmond National Defense Authorization Act for FY 1999 (Pub. L. 105-261), as amended by Sec. 146 of the Omnibus Consolidated and Emergency Supplemental Appropriations Act for FY 1999 (Pub. L. 105-277), and the President's September 29, 2009 delegation of authority (74 Fed. Reg. 50,913 (Oct. 2, 2009)); to the Committee on Foreign Affairs.

1090. A letter from the Secretary, Department of the Treasury, transmitting as required by Sec. 401(c) of the National Emergencies Act, 50 U.S.C. 1641(c), and Sec. 204(c) of the International Emergency Economic Powers Act, 50 U.S.C. 1703(c), and pursuant to Executive Order 13313 of July 31, 2003, a six-month periodic report on the national emergency with respect to persons who commit, threaten to commit, or support terrorism that was declared in Executive Order 13224 of September 23, 2001; to the Committee on Foreign Affairs.

1091. A letter from the Secretary, Department of the Treasury, transmitting as required by Sec. 401(c) of the National Emergencies Act, 50 U.S.C. 1641(c), and Sec. 204(c) of the International Emergency Economic Powers Act, 50 U.S.C. 1703(c), transmitting a six-month periodic report on the national emergency with respect to Syria that was declared in Executive Order 13338 of May 11, 2004; to the Committee on Foreign Affairs.

1092. A letter from the Secretary, Department of the Treasury, transmitting as required by Sec. 401(c) of the National Emergencies Act, 50 U.S.C. 1641(c), and Sec. 204(c) of the International Emergency Economic Powers Act, 50 U.S.C. 1703(c), a six-month periodic report on the national emergency with respect to the Central African Republic that was declared in Executive Order 13667 of May 12, 2014; to the Committee on Foreign Affairs.

1093. A letter from the Superintendent, Executive Secretary, Roosevelt Campobello International Park Commission, transmitting the Fifty-first Annual Report of the Roosevelt Campobello International Park Commission's year-end audit of the Commission's financial records as of December 31, 2014; to the Committee on Foreign Affairs.

1094. A letter from the Secretary, Department of Commerce, transmitting a listing of

two vacant positions within the Department of Commerce that require Presidential appointment and Senate confirmation; to the Committee on Oversight and Government Reform.

1095. A letter from the Chairman, Federal Deposit Insurance Corporation, transmitting the Corporation's FY 2014 annual report, pursuant to Sec. 203 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Pub. L. 107-174; to the Committee on Oversight and Government Reform.

1096. A letter from the Secretary, Federal Trade Commission, transmitting the Commission's FY 2014 annual report, as required by Sec. 203 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002, Pub. L. 107-174; to the Committee on Oversight and Government Reform.

1097. A letter from the Chairman, Nuclear Regulatory Commission, transmitting the Commission's FY 2014 annual report, pursuant to Sec. 203 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Pub. L. 107-174; to the Committee on Oversight and Government Reform.

1098. A letter from the Senior Procurement Executive, Office of Acquisition Policy, General Services Administration, transmitting the Administration's interim rule — Federal Acquisition Regulation; Federal Acquisition Circular 2005-81; Introduction [Docket No.: FAR 2015-0051, Sequence 1] received April 10, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Oversight and Government Reform.

1099. A letter from the General Counsel and Senior Policy Advisor, Office of Management and Budget, Executive Office of the President, transmitting a report pursuant to the Federal Vacancies Reform Act of 1998 regarding a vacancy in a Senate-confirmed position in the Office of Management and Budget; to the Committee on Oversight and Government Reform.

1100. A letter from the Chief Judge, Superior Court of the District of Columbia, transmitting the Family Court 2014 Annual Report, pursuant to the District of Columbia Family Court Act of 2001 (Pub. L. 107-114); to the Committee on Oversight and Government Reform.

1101. A letter from the Chairman, U.S. Merit Systems Protection Board, transmitting the Board's FY 2014 annual report, pursuant to Sec. 203 of the Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Pub. L. 107-174; to the Committee on Oversight and Government Reform.

1102. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, Office of Sustainable Fisheries, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Magnuson-Stevens Fishery Conservation and Management Act Provisions; Fisheries of the Northeastern United States; Northeast Groundfish Fishery; Fishing Year 2014; Interim Gulf of Maine Cod Management Measures; Correction [Docket No.: 141002822-5169-03] (RIN: 0648-BE56) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1103. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Shrimp Fishery of the Gulf of Mexico; Amendment 16 [Docket No.: 140903744-5258-02] (RIN: 0648-BE46) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1104. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Pacific Cod by Vessels Using Pot Gear in the Central Regulatory Area of the Gulf of Alaska [Docket No.: 130925836-4174-02] (RIN: 0648-XD714) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1105. A letter from the Assistant Administrator for Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Magnuson-Stevens Act Provisions; Fisheries Off West Coast States; Pacific Coast Groundfish Fishery; 2015-2016 Biennial Specifications and Management Measures; Amendment 24 [Docket No.: 140904754-5188-02] (RIN: 0648-BE27) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1106. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Pacific Cod in the Western Aleutian Islands District of the Bering Sea and Aleutian Islands Management Area [Docket No.: 131021878-4158-02] (RIN: 0648-XD780) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1107. A letter from the Deputy Assistant Administrator for Regulatory Programs, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's final rule — Fisheries of the Exclusive Economic Zone Off Alaska; Groundfish of the Gulf of Alaska; Groundfish of the Bering Sea and Aleutian Islands Off Alaska [Docket No.: 140218151-5171-02] (RIN: 0648-BD98) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1108. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Coastal Migratory Pelagic Resources of the Gulf of Mexico and South Atlantic; 2015 Commercial Run-Around Gillnet Closure [Docket No.: 101206604-1758-02] (RIN: 0648-XD731) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1109. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Pacific Cod by Trawl Catcher Vessels in the Western Regulatory Area of the Gulf of Alaska [Docket No.: 140918791-4999-02] (RIN: 0648-XD823) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1110. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Snapper-Grouper Resources of the South Atlantic; Trip Limit Reduction [Docket No.: 130312235-3658-02] (RIN: 0648-XD733) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1111. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Northeastern United States; Summer Flounder Fishery; Quota Transfer [Docket No.: 140117052-4402-02] (RIN:

0648-XD799) received April 8, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Natural Resources.

1112. A letter from the Chairman, Federal Maritime Commission, transmitting the 53rd Annual Report covering the activities of the Commission for FY 2014, pursuant to Sec. 103(e) of the Reorganization Plan No. 7 of 1961, and Sec. 208 of the Merchant Marine Act, 1936, 46 U.S.C. 306(a); to the Committee on Transportation and Infrastructure.

1113. A letter from the Vice President, Government Relations, Tennessee Valley Authority, transmitting the Authority's Statistical Summary for FY 2014; to the Committee on Transportation and Infrastructure.

1114. A letter from the Chief, Publications and Regulations Branch, Internal Revenue Service, transmitting the Service's final and temporary regulations — Allocation of Controlled Group Research Credit [TD 9717] (RIN: 1545-BL77) received April 10, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

1115. A letter from the Chief, Publications and Regulations Branch, Internal Revenue Service, transmitting the Service's IRB only rule — EPCRS Update Relating to Plans with Automatic Contribution Features (Rev. Proc. 2015-28) received April 10, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); to the Committee on Ways and Means.

1116. A letter from the Staff performing the duties of the Assistant Secretary, Legislative Affairs, Department of Defense, transmitting additional legislative proposals from the Department of Defense as a follow up to an earlier transmittal of a request for enactment of proposed legislation titled the "National Defense Authorization Act for Fiscal Year 2016"; jointly to the Committees on Armed Services, Financial Services, Ways and Means, Foreign Affairs, Education and the Workforce, Veterans' Affairs, and the Judiciary.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. CHAFFETZ: Committee on Oversight and Government Reform. H.R. 1562. A bill to prohibit the awarding of a contract or grant in excess of the simplified acquisition threshold unless the prospective contractor or grantee certifies in writing to the agency awarding the contract or grant that the contractor or grantee has no seriously delinquent tax debts, and for other purposes (Rept. 114-72). Referred to the Committee of the Whole House on the state of the Union.

Mr. CHAFFETZ: Committee on Oversight and Government Reform. H.R. 1563. A bill to amend title 5, United States Code, to provide that individuals having seriously delinquent tax debts shall be ineligible for Federal employment, and for other purposes (Rept. 114-73, Pt. 1). Referred to the Committee of the Whole House on the state of the Union.

Mr. STIVERS: Committee on Rules. House Resolution 200. Resolution providing for consideration of the bill (H.R. 622) to amend the Internal Revenue Code of 1986 to make permanent the deduction of State and local general sales taxes; providing for consideration of the bill (H.R. 1105) to amend the Internal Revenue Code of 1986 to repeal the estate and generation-skipping transfer taxes, and for other purposes; and providing for consideration of the bill (H.R. 1195) to amend the Consumer Financial Protection Act of 2010 to establish advisory boards, and for other

purposes (Rept. 114-74). Referred to the House Calendar.

DISCHARGE OF COMMITTEE

Pursuant to clause 2 of rule XIII, the Committee on House Administration discharged from further consideration. H.R. 1563 referred to the Committee of the Whole House on the state of the Union.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. LOUDERMILK (for himself, Mr. SMITH of Texas, Mr. SENSENBRENNER, Mr. JOHNSON of Ohio, Mr. BRIDENSTINE, and Mrs. COMSTOCK):

H.R. 1764. A bill to provide for the designation of the United States Chief Technology Officer; to the Committee on Oversight and Government Reform, and in addition to the Committee on Science, Space, and Technology, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mrs. HARTZLER:

H.R. 1765. A bill to require the Administrator of the Federal Emergency Management Agency to submit a report regarding certain plans regarding assistance to applicants and grantees during the response to an emergency or disaster; to the Committee on Transportation and Infrastructure.

By Mr. PITTENGER:

H.R. 1766. A bill to amend the Equal Credit Opportunity Act to repeal a small business loan data collection requirement; to the Committee on Financial Services.

By Mr. ROE of Tennessee (for himself, Mr. KLINE, and Mr. TOM PRICE of Georgia):

H.R. 1767. A bill to amend the National Labor Relations Act to require that lists of employees eligible to vote in organizing elections be provided to the National Labor Relations Board; to the Committee on Education and the Workforce.

By Mr. KLINE (for himself, Mr. ROE of Tennessee, and Mr. TOM PRICE of Georgia):

H.R. 1768. A bill to amend the National Labor Relations Act with respect to the timing of elections and pre-election hearings and the identification of pre-election issues; to the Committee on Education and the Workforce.

By Mr. BENISHEK (for himself, Mr. HONDA, and Ms. ESTY):

H.R. 1769. A bill to establish in the Department of Veterans Affairs a national center for research on the diagnosis and treatment of health conditions of the descendants of veterans exposed to toxic substances during service in the Armed Forces that are related to that exposure, to establish an advisory board on such health conditions, and for other purposes; to the Committee on Veterans' Affairs, and in addition to the Committee on Armed Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mrs. BLACKBURN (for herself, Mr. WELCH, Mr. BURGESS, and Mr. UPTON):

H.R. 1770. A bill to require certain entities who collect and maintain personal information of individuals to secure such information and to provide notice to such individuals in the case of a breach of security involving such information, and for other purposes; to the Committee on Energy and Commerce.

By Mr. MULLIN:

H.R. 1771. A bill to amend title XIX of the Social Security Act to count portions of income from annuities of a community spouse as income available to institutionalized spouses for purposes of eligibility for medical assistance, and for other purposes; to the Committee on Energy and Commerce.

By Mr. CARNEY (for himself, Mr. GIBSON, Mrs. WATSON COLEMAN, Mr. DENT, Mr. FATTAH, Mr. LOBIONDO, Mr. CARTWRIGHT, Mr. MEEHAN, Mr. NORCROSS, Mr. COSTELLO of Pennsylvania, Mr. FRELINGHUYSEN, Mr. SMITH of New Jersey, Mr. BRENDAN F. BOYLE of Pennsylvania, Mr. FITZPATRICK, Mr. BRADY of Pennsylvania, and Mr. MACARTHUR):

H.R. 1772. A bill to direct the Secretary of the Interior to establish a nonregulatory program to build on and help coordinate funding for restoration and protection efforts of the 4-State Delaware River Basin region, and for other purposes; to the Committee on Natural Resources, and in addition to the Committee on Transportation and Infrastructure, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. MARCHANT (for himself and Mr. KIND):

H.R. 1773. A bill to amend the Harmonized Tariff Schedule of the United States to exempt from duty residue of bulk cargo contained in instruments of international traffic previously exported from the United States; to the Committee on Ways and Means.

By Mr. GRIFFITH (for himself and Mr. BLUMENAUER):

H.R. 1774. A bill to provide for the rescheduling of marijuana, the medical use of marijuana in accordance with State law, and the exclusion of cannabidiol from the definition of marijuana, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. EDWARDS (for herself, Mr. CONNOLLY, Ms. NORTON, Ms. MOORE, Mr. DELANEY, Mr. CARTWRIGHT, Mr. CÁRDENAS, Mr. HECK of Washington, Ms. JUDY CHU of California, Mr. ISRAEL, Mrs. LAWRENCE, Mr. VAN HOLLEN, Ms. ESTY, Ms. JACKSON LEE, Mr. COHEN, Mr. PRICE of North Carolina, Mr. KILMER, Mr. RUSH, and Mr. QUIGLEY):

H.R. 1775. A bill to establish centers of excellence for innovative stormwater control infrastructure, and for other purposes; to the Committee on Transportation and Infrastructure, and in addition to the Committee on Science, Space, and Technology, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. GRAYSON (for himself and Mr. CARTWRIGHT):

H.R. 1776. A bill to amend title 31, United States Code, to provide for automatic continuing resolutions; to the Committee on Appropriations.

By Mr. CHAFFETZ (for himself and Mr. CUMMINGS):

H.R. 1777. A bill to amend the Act of August 25, 1958, commonly known as the "Former Presidents Act of 1958", with respect to the monetary allowance payable to a former President, and for other purposes; to the Committee on Oversight and Government Reform.

By Ms. BONAMICI:

H.R. 1778. A bill to amend the Internal Revenue Code of 1986 and the Consumer Financial Protection Act of 2010 to regulate tax return preparers and refund anticipation payment arrangements, and for other purposes; to the Committee on Ways and Means, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. YARMUTH (for himself and Mr. REICHERT):

H.R. 1779. A bill to reauthorize the Runaway and Homeless Youth Act; and for other purposes; to the Committee on Education and the Workforce, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. SEWELL of Alabama (for herself and Mr. KIND):

H.R. 1780. A bill to amend the Internal Revenue Code of 1986 to enhance the dependent care tax credit, and for other purposes; to the Committee on Ways and Means.

By Ms. SEWELL of Alabama (for herself, Mr. BYRNE, Mr. RYAN of Ohio, Mr. VAN HOLLEN, Mr. RUIZ, Mr. CROWLEY, and Mr. CARNEY):

H.R. 1781. A bill to amend the Internal Revenue Code of 1986 to allow employers a credit against income tax for wages paid to employees who participate in qualified apprenticeship programs; to the Committee on Ways and Means.

By Mr. SMITH of New Jersey (for himself, Ms. ROS-LEHTINEN, Mr. DIAZ-BALART, Mr. SIRES, Mr. CURBELO of Florida, Mr. LANCE, Mr. MACARTHUR, Mr. MEADOWS, Mr. FRELINGHUYSEN, and Mr. LOBIONDO):

H.R. 1782. A bill to promote human rights in Cuba, urge the Cuban Government to meet certain human rights milestones, and for other purposes; to the Committee on Foreign Affairs.

By Mr. GENE GREEN of Texas:

H.R. 1783. A bill to establish the Buffalo Bayou National Heritage Area in the State of Texas, and for other purposes; to the Committee on Natural Resources.

By Ms. JENKINS of Kansas (for herself, Mr. TONKO, Mr. KINZINGER of Illinois, and Mr. RANGEL):

H.R. 1784. A bill to enable hospital-based nursing programs that are affiliated with a hospital to maintain payments under the Medicare program to hospitals for the costs of such programs; to the Committee on Ways and Means.

By Mr. LATTA (for himself, Mr. COOPER, and Mrs. BLACKBURN):

H.R. 1785. A bill to amend the Energy Policy and Conservation Act to provide for the recognition of voluntary verification programs for air conditioning, furnace, boiler, heat pump, and water heater products; to the Committee on Energy and Commerce.

By Mrs. CAROLYN B. MALONEY of New York (for herself, Mr. NADLER, Mr. KING of New York, Mr. GIBSON, Mr. TONKO, Mr. HANNA, Mr. KATKO, Ms. SLAUGHTER, Mr. HIGGINS, Mr. FITZPATRICK, Mr. CONNOLLY, Mr. POCAN, Ms. LOFGREN, Mr. LANCE, Ms. CLARKE of New York, Mr. RANGEL,

Mr. CROWLEY, Mr. SERRANO, Mr. ENGEL, Mrs. LOWEY, Mr. SEAN PATRICK MALONEY of New York, Mr. GRIMALVA, Mr. VARGAS, Mr. SMITH of New Jersey, Ms. STEFANIK, Mr. COLLINS of New York, Mr. LARSON of Connecticut, Mr. COURTNEY, Ms. DELAURO, Mr. HIMES, Ms. ESTY, Ms. NORTON, Ms. SCHAKOWSKY, Mr. MCGOVERN, Mr. MACARTHUR, Mr. PALLONE, Mr. SIRES, Mr. PASCRELL, Mrs. WATSON COLEMAN, Mr. ZELDIN, Mr. ISRAEL, Miss RICE of New York, Mr. MEEKS, Ms. MENG, Ms. VELÁZQUEZ, Mr. JEFFRIES, Mr. CÁRDENAS, Mr. LOBIONDO, Mr. LYNCH, Mr. REED, Mr. MURPHY of Florida, Mr. PAYNE, and Mrs. CAPPS):

H.R. 1786. A bill to reauthorize the World Trade Center Health Program and the September 11th Victim Compensation Fund of 2001, and for other purposes; to the Committee on Energy and Commerce, and in addition to the Committees on the Budget, and the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. NORTON:

H.R. 1787. A bill to amend the Fair Labor Standards Act of 1938 to prohibit discrimination in the payment of wages on account of sex, race, or national origin, and for other purposes; to the Committee on Education and the Workforce.

By Mr. PAULSEN (for himself and Mr. KIND):

H.R. 1788. A bill to amend the Internal Revenue Code of 1986 to increase the alternative tax liability limitation for small property and casualty insurance companies; to the Committee on Ways and Means.

By Mr. PAYNE (for himself, Ms. NORTON, Mr. RUSH, Mr. CONNOLLY, Ms. SLAUGHTER, and Mrs. WATSON COLEMAN):

H.R. 1789. A bill to ensure the safety of DOT-111 tank cars by improving standards for new tank cars and upgrading existing tank cars, and for other purposes; to the Committee on Transportation and Infrastructure, and in addition to the Committee on Homeland Security, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. SCHAKOWSKY:

H.R. 1790. A bill to amend the Internal Revenue Code of 1986 to modify the treatment of foreign corporations, and for other purposes; to the Committee on Ways and Means.

By Mr. SENSENBRENNER (for himself and Mr. CONYERS):

H.R. 1791. A bill to amend the patent law to promote basic research, to stimulate publication of scientific documents, to encourage collaboration in scientific endeavors, to improve the transfer of technology to the private sector, and for other purposes; to the Committee on the Judiciary.

By Mr. STEWART:

H.R. 1792. A bill to amend the Federal Land Policy and Management Act of 1976 to authorize the Secretary of the Interior to enter into cooperative agreements with States to provide for State management of grazing permits and leases; to the Committee on Natural Resources.

By Mr. STEWART:

H.R. 1793. A bill to provide a categorical exclusion under the National Environmental Policy Act of 1969 to allow the Director of the Bureau of Land Management and the Chief of the Forest Service to remove Pinyon-Juniper trees to conserve and restore the habitat of the greater sage-grouse and

the mule deer; to the Committee on Natural Resources, and in addition to the Committee on Agriculture, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mrs. HARTZLER (for herself, Mr. FLORES, and Mr. MEADOWS):

H.J. Res. 44. A joint resolution disapproving the action of the Council of the District of Columbia in approving section 3(a) of the Human Rights Amendment Act of 2014; to the Committee on Oversight and Government Reform.

By Ms. FRANKEL of Florida (for herself, Ms. DELAURO, Ms. MATSUI, Ms. EDWARDS, Ms. NORTON, Ms. SPEIER, Mr. HASTINGS, Mr. VARGAS, Mr. BROWN of Florida, Ms. BORDALLO, Mr. CONYERS, Ms. WASSERMAN SCHULTZ, Ms. MCCOLLUM, Mr. TONKO, Ms. CLARKE of New York, Ms. DELBENE, Ms. SCHAKOWSKY, Mr. RANGEL, Mr. PETERS, Ms. WILSON of Florida, Mr. BRADY of Pennsylvania, Mr. LANGEVIN, Mr. LOWENTHAL, Ms. MOORE, Mr. CÁRDENAS, Mr. GRIJALVA, Ms. HAHN, Ms. KELLY of Illinois, Ms. CLARK of Massachusetts, Mr. POCAN, Mr. PAYNE, Mrs. KIRKPATRICK, Mrs. DAVIS of California, Mr. SCHIFF, Mr. KEATING, Ms. PINGREE, Mrs. DINGELL, Mr. SARBANES, Mrs. BUSTOS, Ms. SLAUGHTER, Mr. CARTWRIGHT, Mr. MCGOVERN, Mrs. CAPPAS, Ms. TSONGAS, Ms. JACKSON LEE, Ms. SEWELL of Alabama, Mr. BRENDAN F. BOYLE of Pennsylvania, Mr. TAKAI, Ms. SINEMA, Ms. LEE, Ms. JUDY CHU of California, Mr. LEVIN, Mr. KIND, Mr. MEEKS, Ms. KUSTER, Mrs. LAWRENCE, Mrs. TORRES, Mr. VAN HOLLEN, Mr. LEWIS, Mrs. CAROLYN B. MALONEY of New York, Mr. HUFFMAN, Ms. MICHELLE LUJAN GRISHAM of New Mexico, Mr. RUSH, Mr. SHERMAN, Ms. ESTY, Ms. LORETTA SANCHEZ of California, Ms. LINDA T. SANCHEZ of California, Mr. SCOTT of Virginia, Mr. CICILLINE, Mr. YARMUTH, Ms. FUDGE, Mr. O'ROURKE, Mr. FOSTER, Ms. BASS, Mr. GARAMENDI, Ms. ESHOO, Mr. BERA, Mr. MURPHY of Florida, Ms. KAPTUR, Mr. JOHNSON of Georgia, Mr. BEYER, Ms. ADAMS, Mr. SMITH of Washington, Mr. NOLAN, Mr. TED LIEU of California, Mrs. BEATTY, Mr. COOPER, Mr. HINOJOSA, Mr. KENNEDY, Mr. GALLEGRO, Mr. THOMPSON of California, Mr. PERLMUTTER, Mrs. WATSON COLEMAN, Mr. WELCH, Mr. BLUMENAUER, Mr. MCDERMOTT, Mr. DELANEY, Mr. CARNEY, Mr. COHEN, Ms. BONAMICI, Ms. CASTOR of Florida, Mr. MCNERNEY, Mr. RYAN of Ohio, Mr. KILDEE, Mr. AL GREEN of Texas, Mr. CONNOLLY, Ms. MENG, Mr. HIGGINS, Mr. TAKANO, Mr. ISRAEL, Mr. SERRANO, Mr. CARSON of Indiana, Ms. GABBARD, Mr. COSTA, Mrs. LOWEY, Mr. POLIS, Mr. LYNCH, Ms. DEGETTE, Mr. QUIGLEY, Mr. CASTRO of Texas, Ms. TITUS, Ms. BROWNLEY of California, Mr. SEAN PATRICK MALONEY of New York, Mr. HONDA, Mr. FARR, Mr. KILMER, and Ms. LOFGREN):

H. Con. Res. 35. Concurrent resolution recognizing the significance of Equal Pay Day to illustrate the disparity between wages paid to men and women; to the Committee on Oversight and Government Reform.

By Ms. SPEIER (for herself, Ms. BASS, Mr. BLUMENAUER, Ms. BROWNLEY of California, Mrs. DAVIS of California, Ms. DELBENE, Mr. DEUTCH, Mr. ELLISON, Ms. ESTY, Mr. FARR, Mr. GRIJALVA, Mr. GUTIÉRREZ, Mr. HIGGINS,

Mr. HONDA, Mr. KILDEE, Ms. LEE, Mr. TED LIEU of California, Mr. LOWENTHAL, Mrs. CAROLYN B. MALONEY of New York, Mr. MCDERMOTT, Ms. MCCOLLUM, Mr. MURPHY of Florida, Mrs. NAPOLITANO, Mr. PETERS, Mr. POCAN, Ms. SCHAKOWSKY, Mr. SCHIFF, Mr. SHERMAN, Mr. SIREN, Mr. SMITH of Washington, Mr. TAKANO, Ms. TSONGAS, Ms. VELÁZQUEZ, Mr. WELCH, and Mr. SEAN PATRICK MALONEY of New York):

H. Con. Res. 36. Concurrent resolution expressing the sense of Congress that conversion therapy, including efforts by mental health practitioners to change an individual's sexual orientation, gender identity, or gender expression, is dangerous and harmful and should be prohibited from being practiced on minors; to the Committee on Energy and Commerce.

By Ms. FOXX:

H. Res. 199. A resolution electing Members to certain standing committees of the House of Representatives; considered and agreed to, considered and agreed to.

MEMORIALS

Under clause 3 of Rule XII,

13. The SPEAKER presented a memorial of the House of Representatives of the Commonwealth of Kentucky, relative to House Resolution No. 226, urging the Department of Defense and the Army to take action to support the military and civilian personnel serving at Fort Knox and Fort Campbell by reconsidering proposed cuts to these important military installations; to the Committee on Armed Services.

PRIVATE BILLS AND RESOLUTIONS

Under clause 3 of rule XII,

Mr. BARLETTA introduced a bill (H.R. 1794) to authorize the transfer of certain items under the control of the Omar Bradley Foundation to the descendants of General Omar Bradley; which was referred to the Committee on Armed Services.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Mr. LOUDERMILK:

H.R. 1764.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18:

The Congress shall have power to make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States, or in any Department of Officer thereof.

By Mrs. HARTZLER:

H.R. 1765.

Congress has the power to enact this legislation pursuant to the following:

Article I: Section 8: Clause 3 The United States Congress shall have power

“To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes.”

By Mr. PITTENGER:

H.R. 1766.

Congress has the power to enact this legislation pursuant to the following:

The explicit power of Congress to regulate commerce in and among the states, as enumerated in Article 1, Section 8, Clause 3, the Commerce Clause, of the United States Constitution.

Additionally, Article 1, Section 7, Clause 2 of the Constitution allows for every bill passed by the House of Representatives and the Senate and signed by the President to be codified in to law; and therefore implicitly allows Congress to repeal any bill that has been passed by both chambers and signed in to law by the President.

By Mr. ROE of Tennessee:

H.R. 1767.

Congress has the power to enact this legislation pursuant to the following:

Article I, section 8, clause 3 of the Constitution of the United States

By Mr. KLINE:

H.R. 1768.

Congress has the power to enact this legislation pursuant to the following:

Article I, section 8, clause 3 of the Constitution of the United States

By Mr. BENISHEK:

H.R. 1769.

Congress has the power to enact this legislation pursuant to the following:

The United States Constitution, Article 1, Section 8

By Mrs. BLACKBURN:

H.R. 1770.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 provides that Congress has the authority “to make all Laws, which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States or in any Department or Officer thereof.”

By Mr. MULLIN:

H.R. 1771.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18

By Mr. CARNEY:

H.R. 1772.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18

The Congress shall have Power *** To make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by the Constitution in the Government of the United States, or in any Department or Officer thereof.

Article I, Section 8, Clause 3

The Congress shall have Power *** To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes.

By Mr. MARCHANT:

H.R. 1773.

Congress has the power to enact this legislation pursuant to the following:

This trade related bill is addressed under the Constitution's Commerce Clause; Article 1, Section 8, Clause 3 of the U.S. Constitution, which gives Congress the power “to regulate commerce with foreign nations, and among the several states, and with the Indian tribes.”

By Mr. GRIFFITH:

H.R. 1774.

Congress has the power to enact this legislation pursuant to the following:

This bill is enacted pursuant to the power granted to Congress under Article I, Section 8 of the United States Constitution.

By Ms. EDWARDS:

H.R. 1775.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section I.
All legislative Powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

By Mr. GRAYSON:

H.R. 1776.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the Constitution of the United States.

By Mr. CHAFFETZ:

H.R. 1777.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 18 of the United States Constitution

By Ms. BONAMICI:

H.R. 1778.

Congress has the power to enact this legislation pursuant to the following:

1) Art. I, Sec. 8, Cl. 1

2) Amdt. XVI

By Mr. YARMUTH:

H.R. 1779.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the Constitution of the United States

By Ms. SEWELL of Alabama:

H.R. 1780.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1 and the sixteenth amendment

By Ms. SEWELL of Alabama:

H.R. 1781.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1 and the sixteenth amendment

By Mr. SMITH of New Jersey:

H.R. 1782.

Congress has the power to enact this legislation pursuant to the following:

Article I, section 8 of the Constitution

By Mr. GENE GREEN of Texas:

H.R. 1783.

Congress has the power to enact this legislation pursuant to the following:

Clause 2 of Section 3 of Article IV of the Constitution:

The Congress shall have Power to dispose of and make all needful Rules and Regulations respecting the Territory or other Property belonging to the United States; and nothing in this Constitution shall be so construed as to Prejudice any Claims of the United States, or of any particular State.

By Ms. JENKINS of Kansas:

H.R. 1784.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8:

The Congress shall have Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defense and general Welfare of the United States.

By Mr. LATTA:

H.R. 1785.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3

To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes;

By Mrs. CAROLYN B. MALONEY of New York:

H.R. 1786.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 3: The Congress shall have Power * * * To regulate Commerce with foreign Nations, and among the several States, and with the Indian Tribes.

By Ms. NORTON:

H.R. 1787.

Congress has the power to enact this legislation pursuant to the following:
clauses 3 and 18 of section 8 of article I of the Constitution.

By Mr. PAULSEN:

H.R. 1788.

Congress has the power to enact this legislation pursuant to the following:

Clause 1 of Section 8 of Article I of the United States Constitution.

By Mr. PAYNE:

H.R. 1789.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority on which this bill rests is the power of Congress to make rules for the government and regulation of the land and naval forces, as enumerated in Article I, Section 8, Clause 14 of the United States Constitution

By Ms. SCHAKOWSKY:

H.R. 1790.

Congress has the power to enact this legislation pursuant to the following:

Congress has the power to enact this legislation pursuant to the following:

Article I, Section VIII.

By Mr. SENSENBRENNER:

H.R. 1791.

Congress has the power to enact this legislation pursuant to the following:

Clause 8 of Section 8, Article I

By Mr. STEWART:

H.R. 1792.

Congress has the power to enact this legislation pursuant to the following:

“The Congress shall have power to dispose of and make all needful Rules and Regulations respecting the Territory or other Property belonging to the United States; and nothing in this Constitution shall be so construed as to Prejudice any Claims of the United States, or of any particular State.” Article IV, Section 3, paragraph 2

By Mr. STEWART:

H.R. 1793.

Congress has the power to enact this legislation pursuant to the following:

“To make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States or in any Department or Officer thereof.” Article I, Section 8

By Mr. BARLETTA:

H.R. 1794.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8 of the Constitution of the United States.

By Mrs. HARTZLER:

H.J. Res. 44.

Congress has the power to enact this legislation pursuant to the following:

Article I: Section 8: Clause 17 The United States Congress shall have power

“To exercise exclusive Legislation in all Cases whatsoever, over such District (not exceeding ten Miles square) as may, by Cession of particular States, and the Acceptance of Congress, become the Seat of Government of the United States, and to exercise like Authority over all Places purchased by the Consent of the Legislature of the State in which the same shall be, for the Erection of Forts, Magazines, Arsenals, dock-Yards, and other needful Buildings.”

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 29: Mr. SANFORD.

H.R. 91: Mr. PALAZZO, Mr. DUNCAN of Tennessee, Mr. BRADY of Pennsylvania, Mr. JONES, Mr. COOPER, and Mr. RIBBLE.

H.R. 93: Mr. SIREs.

H.R. 131: Mr. BROOKS of Alabama, Mr. SALMON, Mr. MOONEY of West Virginia, Mr. LAMALFA, Mr. CARTER of Texas, Mr. DUNCAN of South Carolina, Mr. BLUM, Mr. BARR, Mr. LATTA, Mr. GROTHMAN, Mr. COLE, and Mrs. MILLER of Michigan.

H.R. 169: Ms. STEFANIK.

H.R. 170: Ms. STEFANIK.

H.R. 204: Mr. AUSTIN SCOTT of Georgia.

H.R. 213: Mr. REICHERT, Mr. SMITH of Washington, Mr. HONDA, and Mr. LARSEN of Washington.

H.R. 223: Mr. BISHOP of Michigan.

H.R. 228: Mr. GUNTA.

H.R. 231: Mr. NUGENT and Mr. YOHO.

H.R. 235: Mr. AUSTIN SCOTT of Georgia, Mr. BROOKS of Alabama, Mr. MOONEY of West Virginia, Mr. BOST, and Mr. SCHWEIKERT.

H.R. 242: Mr. BERA, Mrs. CAPPS, and Mr. LIPINSKI.

H.R. 266: Mr. DUNCAN of South Carolina.

H.R. 282: Mr. HUFFMAN.

H.R. 317: Mr. PETERS.

H.R. 320: Mr. CHABOT.

H.R. 344: Ms. WILSON of Florida.

H.R. 348: Mr. YOUNG of Alaska.

H.R. 359: Mr. JOYCE, Mr. COSTELLO of Pennsylvania, and Mr. LOBIONDO.

H.R. 427: Mr. BUCK.

H.R. 445: Mr. RENACCI.

H.R. 456: Mr. GIBSON.

H.R. 465: Mr. COLE.

H.R. 472: Mr. MACARTHUR.

H.R. 484: Mr. COSTELLO of Pennsylvania.

H.R. 495: Mr. HUFFMAN.

H.R. 504: Ms. CASTOR of Florida, Mr. MCKINLEY, and Mr. KINZINGER of Illinois.

H.R. 523: Mr. McDERMOTT, Mr. RANGEL, and Mr. DAVID SCOTT of Georgia.

H.R. 532: Mr. SMITH of Washington, Ms. MOORE, Ms. LOFGREN, Ms. CLARK of Massachusetts, Ms. WILSON of Florida, and Mr. SEAN PATRICK MALONEY of New York.

H.R. 540: Mr. SANFORD.

H.R. 542: Mr. NOLAN, Mr. LOEBSACK, Mr. DENT, and Ms. PINGREE.

H.R. 565: Mr. PASCARELL.

H.R. 571: Mr. MURPHY of Pennsylvania.

H.R. 581: Mr. MURPHY of Pennsylvania.

H.R. 587: Ms. WILSON of Florida.

H.R. 592: Mr. HECK of Nevada, Mr. NAPOLITANO, Ms. STEFANIK, and Mrs. TORRES.

H.R. 600: Mr. UPTON and Ms. HERRERA BEUTLER.

H.R. 606: Mr. YOUNG of Indiana and Mr. RENACCI.

H.R. 619: Mr. POCAN and Mr. ELLISON.

H.R. 625: Mr. MCKINLEY.

H.R. 628: Mr. HIMES, Ms. PINGREE, and Mr. SENSENBRENNER.

H.R. 632: Mr. BLUMENAUER, Mr. NEAL, Mr. HONDA, Mr. CAPUANO, Mr. ROSS, Ms. CLARKE of New York, Mr. MOULTON, Mr. LOEBSACK, and Mr. LUETKEMEYER.

H.R. 649: Mr. CONYERS.

H.R. 653: Mr. CARTWRIGHT, Mr. PAYNE, Mr. LIPINSKI, and Ms. GABBARD.

H.R. 662: Mr. JORDAN.

H.R. 681: Mr. PERLMUTTER.

H.R. 699: Mr. MOONEY of West Virginia, Mr. WESTMORELAND, Mr. NEAL, and Mrs. TORRES.

H.R. 729: Mr. PETERS and Mr. BEYER.

H.R. 746: Ms. TSONGAS, Mr. KENNEDY, Mr. BEYER, Mr. PALLONE, and Mrs. NAPOLITANO.

H.R. 748: Mr. RANGEL and Mrs. LAWRENCE.

H.R. 758: Mr. BUCK.

H.R. 767: Mr. POLIQUIN, Mr. VEASEY, and Mr. PETERS.

H.R. 771: Mrs. ELLMERS of North Carolina and Mr. PAULSEN.

H.R. 781: Mr. HUFFMAN.

H.R. 784: Ms. LOFGREN, Mr. KENNEDY, and Mr. MACARTHUR.

H.R. 785: Mr. BEYER and Mr. SERRANO.

H.R. 799: Mr. BENISHEK.

H.R. 815: Mr. KELLY of Pennsylvania and Mr. RUPPERSBERGER.

- H.R. 817: Mr. HUFFMAN.
- H.R. 822: Mr. KINZINGER of Illinois, Mr. LUETKEMEYER, and Mr. HUFFMAN.
- H.R. 825: Mrs. BROOKS of Indiana and Mrs. MILLER of Michigan.
- H.R. 829: Mrs. BEATTY and Ms. WILSON of Florida.
- H.R. 831: Mr. THOMPSON of Mississippi.
- H.R. 836: Mr. POMPEO, Mr. SHIMKUS, Mr. FARENTHOLD, Mrs. BLACK, Mr. DUNCAN of South Carolina, Mr. YOUNG of Alaska, Mr. HULTGREN, Mr. CURBELO of Florida, Mr. LATTA, and Mr. TOM PRICE of Georgia.
- H.R. 845: Ms. MICHELLE LUJAN GRISHAM of New Mexico.
- H.R. 846: Mr. HUFFMAN, Mr. CONNOLLY, and Mr. NEAL.
- H.R. 868: Mr. YOHO, Mr. COOPER, Mr. GIBSON, and Mr. VEASEY.
- H.R. 885: Mr. KIND, Mr. GRAYSON, Mr. MCDERMOTT, Mr. SCHIFF, Mr. BEN RAY LUJÁN of New Mexico, and Mr. DAVID SCOTT of Georgia.
- H.R. 915: Mr. WELCH, Mr. VAN HOLLEN, Mrs. WATSON COLEMAN, Mr. TED LIEU of California, Mr. ENGEL, Mr. YARMUTH, Ms. WILSON of Florida, Ms. SLAUGHTER, Ms. JUDY CHU of California, Mrs. LAWRENCE, and Mr. BEYER.
- H.R. 921: Mr. DAVID SCOTT of Georgia.
- H.R. 928: Mr. JODY B. HICE of Georgia, Mr. KNIGHT, Mr. KATKO, Ms. MCSALLY, Mr. ABRAHAM, and Mr. TROTT.
- H.R. 931: Ms. NORTON.
- H.R. 940: Mr. WALDEN, Mr. WESTERMAN, Mr. NEWHOUSE, Mr. THORNBERRY, and Mr. COLLINS of New York.
- H.R. 956: Ms. JUDY CHU of California and Mr. MACARTHUR.
- H.R. 973: Mr. MULLIN, Mr. WALDEN, and Ms. LOFGREN.
- H.R. 976: Mr. TOM PRICE of Georgia, Mr. ABRAHAM, Mr. HENSARLING, and Mr. BROOKS of Alabama.
- H.R. 980: Ms. GRAHAM.
- H.R. 985: Mrs. MILLER of Michigan, Mr. WEBSTER of Florida, and Mr. RYAN of Ohio.
- H.R. 986: Mr. WESTERMAN, Mr. JORDAN, Mr. GROTHMAN, and Mr. COLE.
- H.R. 1013: Mr. PERLMUTTER.
- H.R. 1033: Ms. WILSON of Florida.
- H.R. 1041: Mr. ROHRBACHER.
- H.R. 1062: Mrs. ROBY, Mr. GUTHRIE, Mr. WALBERG, Mr. COLLINS of New York, Mr. ROGERS of Alabama, and Mr. MICA.
- H.R. 1067: Mrs. LAWRENCE.
- H.R. 1075: Mr. FRANKS of Arizona.
- H.R. 1087: Mr. COHEN and Mr. DIAZ-BALART.
- H.R. 1089: Mr. POLIS, Mr. PERLMUTTER, and Mr. HINOJOSA.
- H.R. 1117: Mr. HASTINGS and Mr. HARDY.
- H.R. 1121: Mr. RANGEL and Mr. PAYNE.
- H.R. 1125: Mr. DELANEY.
- H.R. 1147: Mr. SALMON.
- H.R. 1150: Mr. KING of New York, Mr. GOWDY, Mr. HILL, Mr. NEUGEBAUER, Mr. KILMER, and Mr. CULBERSON.
- H.R. 1154: Mr. JORDAN.
- H.R. 1160: Mr. HANNA.
- H.R. 1162: Mr. GRAYSON and Mr. WESTERMAN.
- H.R. 1170: Mr. POCAN.
- H.R. 1190: Mr. CARTER of Texas, Mr. SENBRENNER, Mr. EMMER of Minnesota, and Mr. THOMPSON of Mississippi.
- H.R. 1197: Ms. CLARKE of New York, Mr. KENNEDY, Mr. JOHNSON of Ohio, Mr. POLIS, and Mr. HUFFMAN.
- H.R. 1202: Mr. DEFAZIO, Mr. YOUNG of Alaska, Mr. BLUMENAUER, and Ms. BROWNLEY of California.
- H.R. 1206: Mr. FLORES.
- H.R. 1209: Mr. RIBBLE, Mr. HANNA, Mr. STIVERS, Ms. DELBENE, Mr. AMODEI, Mr. LARSON of Connecticut, Mr. GRIJALVA, Mr. DEFAZIO, Mr. JOHNSON of Ohio, Mr. HASTINGS, Ms. LEE, Mr. POLIS, and Mr. HECK of Nevada.
- H.R. 1210: Mr. CURBELO of Florida, Mr. WILSON of South Carolina, Mr. PEARCE, and Mr. COLLINS of New York.
- H.R. 1211: Ms. SLAUGHTER and Mr. HASTINGS.
- H.R. 1220: Mr. MCGOVERN, Mr. BLUMENAUER, Mr. GRAVES of Missouri, Mr. PETERS, Ms. PINGREE, Mr. MEEHAN, Ms. SCHAKOWSKY, Mr. ROONEY of Florida, Mr. BRADY of Pennsylvania, Mr. SMITH of New Jersey, Mr. HIGGINS, Mr. JOHNSON of Georgia, Mr. RODNEY DAVIS of Illinois, and Mr. SCHRAMMER.
- H.R. 1247: Mr. ELLISON and Mr. THOMPSON of Mississippi.
- H.R. 1270: Mr. MILLER of Florida and Mr. POMPEO.
- H.R. 1271: Mr. SWALWELL of California and Mr. RANGEL.
- H.R. 1274: Ms. LOFGREN, Ms. ESHOO, Mr. LOEBSACK, Mr. BRADY of Pennsylvania, and Mr. CONNOLLY.
- H.R. 1287: Mr. PALAZZO.
- H.R. 1288: Mr. MEADOWS, Mr. COURTNEY, Mr. CONNOLLY, Mr. HASTINGS, Mr. MCDERMOTT, Mr. JOHNSON of Georgia, Ms. LINDA T. SANCHEZ of California, Mr. HANNA, Mr. DEFAZIO, Mr. RANGEL, Mr. PRICE of North Carolina, Ms. BORDALLO, Ms. EDDIE BERNICE JOHNSON of Texas, and Mr. LOBIONDO.
- H.R. 1293: Mr. HIGGINS, Mr. RUSH, Mr. CONYERS, Mrs. BEATTY, Mr. DEUTCH, Mr. JOHNSON of Ohio, Ms. NORTON, and Mr. PAYNE.
- H.R. 1299: Mrs. BLACKBURN.
- H.R. 1300: Mr. NUNES and Mr. TURNER.
- H.R. 1301: Mr. AMODEI, Mr. HANNA, Mr. CRAMER, Mr. GIBSON, Mr. ROONEY of Florida, Mr. GOODLATTE, and Mr. WESTERMAN.
- H.R. 1308: Mr. TAKANO, Mr. RUSH, Mrs. NAPOLITANO, Mr. POCAN, and Ms. JUDY CHU of California.
- H.R. 1310: Mr. GUTIÉRREZ, Ms. SLAUGHTER, and Mr. MEEKS.
- H.R. 1312: Mr. LOEBSACK and Mr. BISHOP of Georgia.
- H.R. 1318: Ms. DELBENE and Mr. HECK of Washington.
- H.R. 1331: Mrs. LAWRENCE and Mr. RIBBLE.
- H.R. 1332: Ms. FOXF and Mr. GROTHMAN.
- H.R. 1346: Mr. POLIS.
- H.R. 1347: Mr. POLIS.
- H.R. 1375: Ms. BROWN of Florida, Ms. HAHN, and Mr. RANGEL.
- H.R. 1382: Mr. THOMPSON of California.
- H.R. 1384: Mr. SARBANES, Mr. ELLISON, Mrs. LAWRENCE, Mr. MCDERMOTT, Mr. COLE, Ms. LOFGREN, Mr. ROONEY of Florida, Mr. COLLINS of New York, Mr. KLINE, and Mr. LARSON of Connecticut.
- H.R. 1387: Mr. MESSER and Mr. CARTER of Georgia.
- H.R. 1388: Mr. CRAMER, Mr. HUELSKAMP, and Mr. BUCK.
- H.R. 1389: Mr. WILSON of South Carolina and Mr. HULTGREN.
- H.R. 1391: Ms. WILSON of Florida and Mr. CICILLINE.
- H.R. 1404: Mr. TAKAI.
- H.R. 1413: Mr. ROUZER.
- H.R. 1421: Mr. TED LIEU of California.
- H.R. 1434: Mrs. TORRES.
- H.R. 1439: Mr. BEYER and Mr. CÁRDENAS.
- H.R. 1441: Mr. KATKO.
- H.R. 1453: Mr. WESTERMAN.
- H.R. 1462: Mr. KENNEDY, Mr. LANCE, and Mrs. COMSTOCK.
- H.R. 1465: Mr. KING of New York.
- H.R. 1466: Mr. DESAULNIER, Ms. LEE, Mr. JONES, Mr. DEFAZIO, and Mr. NEAL.
- H.R. 1477: Ms. ESHOO.
- H.R. 1479: Mr. BURGESS.
- H.R. 1492: Ms. MATSUI, Mr. TONKO, Mrs. WATSON COLEMAN, Mr. FARR, Ms. JACKSON LEE, and Mr. BEYER.
- H.R. 1496: Mr. RANGEL.
- H.R. 1503: Mr. QUIGLEY and Mr. LOEBSACK.
- H.R. 1508: Mr. BROOKS of Alabama.
- H.R. 1516: Mrs. BLACK, Mr. KILDEE, Mr. BARR, Mr. PALAZZO, Ms. DELAURAO, Mr. KELLY of Pennsylvania, Ms. SLAUGHTER, Mr. ELLISON, Mr. LARSON of Connecticut, Mr. LANGEVIN, Ms. PINGREE, Mr. PASCRELL, and Mr. DOGGETT.
- H.R. 1519: Mr. MCGOVERN, and Ms. DELBENE.
- H.R. 1531: Mr. HUFFMAN, Mr. WELCH, Ms. KELLY of Illinois, Ms. NORTON, Mr. POCAN, Mr. LOWENTHAL, Mr. JOYCE, Mr. GRIJALVA, Mr. TIPTON, Mr. JONES, and Mr. COLE.
- H.R. 1534: Mr. QUIGLEY and Mr. POCAN.
- H.R. 1545: Mr. NOLAN.
- H.R. 1546: Mr. BARR.
- H.R. 1559: Mr. BURGESS, Mr. CURBELO of Florida, Mr. QUIGLEY, Mr. POCAN, Mr. YOUNG of Alaska, Mr. KENNEDY, Mr. KILMER, Mr. HUFFMAN, and Mr. CONAWAY.
- H.R. 1562: Mr. CARTER of Texas.
- H.R. 1563: Mr. CARTER of Texas.
- H.R. 1571: Mrs. CAROLYN B. MALONEY of New York, Mr. ELLISON, Mr. LANCE, Mr. RANGEL, Mr. LARSEN of Washington, Mr. KENNEDY, and Mr. HECK of Nevada.
- H.R. 1589: Mr. KELLY of Pennsylvania.
- H.R. 1598: Mr. BEYER, Ms. ESTY, Mr. ISRAEL, Mrs. KIRKPATRICK, Mr. MCGOVERN, Mr. MURPHY of Florida, Mr. PETERS, Mr. POLIS, Miss RICE of New York, Mr. QUIGLEY, Mr. BLUMENAUER, and Mr. VEASEY.
- H.R. 1600: Mr. WITTMAN, Ms. LOFGREN, Ms. JACKSON LEE, Mr. TAKANO, Mrs. COMSTOCK, Ms. ROYBAL-ALLARD, Mr. POCAN, Mr. KILDEE, and Mr. HUFFMAN.
- H.R. 1602: Mr. DEFAZIO.
- H.R. 1605: Mr. JORDAN, Mr. BUCK, and Mr. MCCLINTOCK.
- H.R. 1607: Mr. HONDA and Mr. DESAULNIER.
- H.R. 1608: Ms. BROWN of Florida, Ms. CLARK of Massachusetts, Mr. DEFAZIO, Ms. DELAURAO, Ms. DELBENE, Ms. ESHOO, Mr. GRAYSON, Mr. HANNA, Ms. HERRERA BEUTLER, Mr. ISRAEL, Mr. JOHNSON of Georgia, Mr. KELLY of Pennsylvania, Mr. KILMER, Mr. LARSEN of Washington, Mr. LEWIS, Ms. NORTON, Mr. PASCRELL, Mr. PRICE of North Carolina, Mr. ROE of Tennessee, Mr. SMITH of Washington, Mr. THOMPSON of California, Mr. WHITFIELD, Mr. COSTELLO of Pennsylvania, Mr. EMMER of Minnesota, Mr. BARLETTA, Mr. HECK of Washington, Mr. CARTWRIGHT, and Mr. WEBSTER of Florida.
- H.R. 1612: Mr. FRANKS of Arizona and Mr. HECK of Nevada.
- H.R. 1619: Mr. O'ROURKE, Ms. BORDALLO, Mr. SABLAN, and Mr. SMITH of New Jersey.
- H.R. 1624: Mr. LATTA, Mr. WHITFIELD, Mrs. WAGNER, and Mr. CARTER of Georgia.
- H.R. 1627: Mr. CRENSHAW.
- H.R. 1632: Mr. MURPHY of Florida, Ms. MOORE, and Mr. POLIS.
- H.R. 1642: Mr. MEADOWS, Mr. WALKER, Mr. HUDSON, Mr. MCHENRY, Mr. ROUZER, Mrs. ELLMERS of North Carolina, Mr. PITTENGER, Ms. FOXF, Mr. HOLDING, and Mr. PRICE of North Carolina.
- H.R. 1654: Mrs. BROOKS of Indiana and Mr. WALBERG.
- H.R. 1664: Mr. MESSER and Mr. MCCLINTOCK.
- H.R. 1666: Mr. PAULSEN.
- H.R. 1674: Ms. CLARKE of New York, Ms. BROWN of Florida and Ms. MOORE.
- H.R. 1676: Mr. MCGOVERN and Ms. JUDY CHU of California.
- H.R. 1681: Mr. PERLMUTTER, Mr. LAMBORN, Mr. TIPTON, Mr. POLIS, Mr. ROONEY of Florida, and Ms. DEGETTE.
- H.R. 1684: Mr. DOLD, Mr. LANCE, and Mr. JOYCE.
- H.R. 1692: Mr. CAPUANO.
- H.R. 1707: Mr. DEFAZIO.
- H.R. 1709: Mr. HUFFMAN.
- H.R. 1710: Mr. HUFFMAN.
- H.R. 1714: Mr. LOBIONDO.
- H.R. 1732: Mr. WEBSTER of Florida, Mr. DUNCAN of Tennessee, Mr. ASHFORD, Mr. GOODLATTE, Mr. TIPTON, Mrs. BROOKS of Indiana, Mr. COLLINS of New York, Mr. VALADAO, and Mr. BLUM.

- H.R. 1734: Mr. LATTI, Mr. BUCSHON, and Mr. PETERSON.
H.R. 1739: Mr. LAMBORN.
H.R. 1752: Mr. SMITH of New Jersey.
H.J. Res. 9: Mr. SMITH of Missouri.
H.J. Res. 22: Mr. MURPHY of Florida.
H.J. Res. 23: Mr. KEATING.
H.J. Res. 25: Ms. WILSON of Florida.
H.J. Res. 42: Mr. PALMER and Mr. JODY B. HICE of Georgia.
H. Con. Res. 17: Mr. DUNCAN of South Carolina, Mr. WESTMORELAND, and Mr. PALAZZO.
H. Con. Res. 19: Mr. LUETKEMEYER.
H. Con. Res. 23: Mr. DESAULNIER.
H. Con. Res. 28: Ms. JENKINS of Kansas, Mr. NUGENT, and Mrs. COMSTOCK.
H. Con. Res. 30: Mr. CICILLINE, Mr. WALZ, and Ms. DELBENE.
- H. Res. 54: Mr. AGUILAR, Mr. HURT of Virginia, Mr. AL GREEN of Texas, Mr. GENE GREEN of Texas, Mr. SHERMAN, Ms. MAXINE WATERS of California, Mr. SEAN PATRICK MALONEY of New York, Mrs. LOWEY, Mr. LIPINSKI, Ms. GRAHAM, Mr. CLEAVER, Mr. COSTA, Ms. FUDGE, Miss RICE of New York, Mr. VAN HOLLEN, Ms. PINGREE, Mrs. CAROLYN B. MALONEY of New York, Mr. VELA, Mr. GUTIÉRREZ, and Mr. KENNEDY.
H. Res. 110: Mr. DIAZ-BALART.
H. Res. 130: Mrs. LOWEY, Mr. TED LIEU of California, Mr. PASCRELL, Mr. CONYERS, Mr. COHEN, Mr. MURPHY of Florida, Ms. WILSON of Florida, Mr. BRADY of Pennsylvania, Mr. HONDA, Mr. LIPINSKI, Ms. WASSERMAN SCHULTZ, Ms. BROWN of Florida, Mr. JEFFRIES, Mr. GRAYSON, Mr. RYAN of Ohio, Mr. DEUTCH, Mr. SWALWELL of California, Mr. LEVIN, Mr. SEAN PATRICK MALONEY of New York, Mr. CARTWRIGHT, Mr. SIRES, Mr. QUIGLEY, Ms. MENG, Ms. ESTY, Mr. PALLONE, Mr. MCGOVERN, Mr. BRENDAN F. BOYLE of Pennsylvania, Mr. ISRAEL, Mr. LANCE, Mr. COLE, Mr. POMPEO, Mr. ROKITA, Mr. DENHAM, Mr. SHUSTER, Mr. PERRY, Mr. MURPHY of Pennsylvania, Mrs. COMSTOCK, Mr. DENT, Ms. JENKINS of Kansas, and Mr. GIBSON.
H. Res. 154: Mr. HARDY, Mr. SMITH of New Jersey, and Ms. ROYBAL-ALLARD.
H. Res. 174: Mr. HANNA.
H. Res. 177: Mr. MCGOVERN.
H. Res. 188: Mr. VEASEY.