education, and for help in applying for SNAP benefits.

These families will also be referred to specific social service providers for other resources like stable housing, financial literacy, employment services, and much more.

In the Boston area, as Ms. D’Amato pointed out in The Boston Globe, The Greater Boston Food Bank is partnering with community health centers to screen for food insecurity in their patients, provide toolkits of available food assistance and resources for families, and operate free mobile markets that distribute fresh fruits and vegetables to hundreds and hundreds of people a month.

The community health needs assessment, which came out of the Affordable Care Act, has required collaboration among public health experts and other stakeholders to identify the health challenges of communities across our country. It has forced these groups to look holistically at measures that can be taken to address the most pressing health issues facing families in these areas. It is just one example of the positive impact the Affordable Care Act is having on our constituents.

Mr. Speaker, if we repeal the Affordable Care Act, as my Republican colleagues are trying to do, there is no guarantee that these innovations and collaborations will continue. We need to focus on ending hunger now.

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The SPEAKER pro tempore. Mr. COURTNEY. Mr. Speaker, there is no better sign of a healthy economy than a healthy real estate market. We know this in this country from bitter experience. We were left behind in terms of the real estate and financial collapse of 2008.

In my State in Connecticut, we are barely at a place now where home sales and home equity has even come in a positive direction and climbing back towards what existed back in 2008 when the collapse occurred.

Listening to the President’s speech on Friday where he very powerfully talked about the forgotten American, middle class individuals and working people who felt that they were left behind in terms of the work that happens in this city, he clearly touched a nerve that propelled him to the White House. As I said, it was probably the most powerful part of his message that he delivered on Friday.

I mention that because it was astonishing that within an hour after taking the oath, President Trump signed an executive order rolling back a rate reduction for mortgage insurance for homeowners. What that means is that for many homeowners—particularly first-time home buyers—they need to have mortgage insurance in order to qualify for a mortgage. That ensures that if there is a default, that the mortgage will be paid off. It de-risks the loan so that, again, particularly people who are first-time home buyers can actually buy a house. The Federal Housing Administration, FHA, runs this mortgage insurance program.

Again, the reduction was slated to go into effect on January 27, from 0.85 percent down to 0.6 percent. President Trump canceled that reduction.

So what does that mean? The National Association of Realtors, which is hardly a partisan group, has, in the wake of that order, released numbers that about 750,000 to 800,000 homeowners are going to be adversely affected by losing those savings that are just going to go to the government, by the way. Those mortgage premiums basically are paid into the government. And right now there is a surplus in that account, which is why the rate reduction was to go into effect in January 27.

There is no reason for the government to be overcharging for mortgage insurance, given the healthy balance that exists in that mortgage insurance account.

They also calculate that 30,000 to 40,000 home buyers will not buy a home in 2017 because of that order that was issued on Friday. Again, these are people who—$500 to $1,000, which is going to come out of their pocket in terms of higher payments because of this executive order—are basically going to be priced out of buying a home. The home builders, the realtors, the people who are closest to the market and clearly are not partisan—I mean, I know a lot of these guys in my district, and they are staunch Republicans in many cases—are dumbfounded at the fact that that order, of all things, was going to go into effect on January 27, from 0.85 percent down to 0.6 percent. President Trump canceled that reduction.

We have work to do in terms of getting this economy turned around, but if you look at home ownership, home construction, buying a house, having a healthy real estate market, that is absolutely the sweet spot of trying to succeed in this country. We do not need to be overcharging Americans for mortgage insurance, which, again, is the gateway for home ownership, particularly at that lower end of the market. Because every time someone buys a house for $200,000 or $250,000 in Connecticut, which is towards the lower end, or even lower in other parts of the country, that frees up existing homeowners either to buy up or to retire or get a condo. When those people are locked out—which raising these mortgage insurance premiums are going to effectively do—we are just stifling the real estate market from recovering.

That is a bad start in terms of an administration that says it is about growing America’s economy.

I will pledge to my constituents that I am going to do everything I can to reverse that undue order and help the folks who are out there doing the hard work of selling houses, building houses, hiring people, to accomplish their goal because when they succeed, America succeeds.