

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.

#### FHA MORTGAGE INSURANCE PREMIUM CUT

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

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 since 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 really 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, there was a rate reduction that 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 slated to go into effect. 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, within the first hours of the new administration, would be a priority for, again, the new Trump administration.

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 unwise 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.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 11 minutes p.m.), the House stood in recess.

□ 1400

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. WOMACK) at 2 p.m.

#### PRAYER

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

Thank You, God, for giving us another day. This prayer is authored by a high school class at St. Anne Episcopal in West Chester, Ohio.

Dear God, we ask You to bless our country during this time of leadership transition. We ask that You guide the people of this land, and all nations, to honor one another, serve the common good, and promote the dignity and freedom of every person. We pray that everyone who rules this country might pursue peace and justice.

We pray for wisdom, humility, and mercy to be in the hearts of our leaders as they make decisions for the welfare of all people. We ask that You allow our world's leaders, and those who have the burden of any power or authority, to execute their actions for the justice of the world and in harmony with Your word.

Please help to guide the President as he takes on his role. Ease his mind so that he is able to do his job. Help him to keep in mind the thoughts of others, to have a listening heart and an open mind, and to remember that he is a representative of all people of this country. Help him to do the will of what is best for the Nation.

We pray to You, O God, for the world's security, safety, and tranquility. Please let there be a guiding light to peace for all people and an end to all war and violence.

In Your name, we pray.  
Amen.

#### THE JOURNAL

The SPEAKER pro tempore. 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 pro tempore. Will the gentleman from Florida (Mr. BILIRAKIS) come forward and lead the House in the Pledge of Allegiance.