

and 654. Had I been present, I would have voted nay on Roll Call vote 653 and yea on Roll Call vote 654.

CONGRATULATIONS COACH JOHN
RODERIQUE

HON. BILLY LONG

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. LONG. Mr. Speaker, I rise today to recognize Coach John Roderique, head coach of the Webb City High School football team. The football program at Webb City in southwest Missouri has been highly successful under his leadership.

After graduating from Webb City, Coach Roderique went to Pittsburg State University where he was a two-time All-American linebacker. He returned to his alma mater and became head coach in 1997, when he first led the Cardinals to the state championship after a perfect season. To take home the championship ring during his inaugural year is something most coaches can only dream of. Coach Roderique and the Cardinals would go on to take home 9 more of those rings and was the runner up twice. With 245 wins under his belt, Coach Roderique has the best percentage of success in all of Missouri high school football.

This spring, Coach Roderique was inducted into the Joplin Area Sports Hall of Fame. He is also a member of the Missouri Football Coaches Association Hall of Fame, an accolade only available to a select few of Missouri's best leaders on the gridiron. Coaches have to be teachers, counselors and sometimes another parent to their team. To take on those three mammoth responsibilities at once is something that takes great commitment. Few have shown more commitment than Coach Roderique.

Mr. Speaker, on behalf of the 7th District of Missouri, I would like to congratulate Coach John Roderique on this most recent honor. Even though he does not need it, I wish Coach Roderique the best of luck in the next season and every season after.

HONORING WES KAHLEY OF PENNSYLVANIA ON HIS RETIREMENT AFTER MORE THAN 29 YEARS OF SERVICE IN LOCAL LAW ENFORCEMENT

HON. SCOTT PERRY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. PERRY. Mr. Speaker, today I extend my sincere congratulations to my constituent, Chief Wes Kahley of the York City Police Department, upon his upcoming retirement from almost 30 years in law enforcement.

I've long appreciated the commitment of people who devote themselves selflessly to serving our Nation and communities. After growing up in York, Mr. Kahley began his law enforcement career in 1998, where he rose through the ranks and later was named Chief of Police in 2010.

Mr. Kahley has earned the respect of his peers and the residents he served for his

dedication to improving relations between police and the community. His tireless dedication, professionalism and sacrifice touched the lives of countless people and challenged all with whom he served to be the best. His legacy of service to our community will endure.

On behalf of Pennsylvania's Fourth Congressional District, I thank and congratulate Wes Kahley on his service and wish him and his family Godspeed, great happiness and success in their future adventures.

CONGRATULATING THE
COTTONDALE FUTURE FARMERS
OF AMERICA AGRICULTURAL
COMMUNICATIONS TEAM

HON. NEAL P. DUNN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. DUNN. Mr. Speaker, I rise today to congratulate the Cottondale Future Farmers of America Agricultural Communications Team for representing the Second District of Florida at both the state and national FFA competitions. The Cottondale team—Caleb Reed, Laramie Pooser, Carl Young, and Kasey Lathan, along with their advisor, Stan Scurlock, placed first in the state competition and 11th nationally, where they were recognized as a National FFA Gold Team.

These bright students were tasked with creating and implementing a campaign to recognize a member of their local FFA chapter through webpage design, opinion writing, video production, and more. Their devotion to learning about the agricultural communications industry is inspiring.

Agriculture is vital to the economy and livelihood of North Florida and I am confident the industry will continue to thrive with dedicated students like Caleb, Laramie, Carl, and Kasey leading the way.

Mr. Speaker, please join me in congratulating the Cottondale Future Farmers of America Agricultural Communications Team and wish them luck in their future endeavors.

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2017

SPEECH OF

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Friday, December 1, 2017

Mr. ELLISON. Mr. Speaker. I oppose this bill. It would remove consumer protections put in place by the Consumer Financial Protection Bureau. H.R. 1699 would weaken Home Ownership and Equity Protection Act (HOEPA) requirements for people who buy manufactured homes. HOEPA requires additional disclosures to people taking out a loan to buy a home when the interest rate is 6.5 percent or 8.5 percent above the annual percentage rate (APR) for the average Prime Offer Rate (APOR). Those disclosures include: Explaining the consequences of default, disclosing loan terms and monthly payments, and ensuring the borrower receives homeownership counseling.

In addition, the Consumer Financial Protection Bureau, under Regulation Z, forbids firms

selling manufactured homes from steering buyers into loans. This bill would remove these protections.

Manufactured homes are the biggest source of unsubsidized affordable housing in the country. More than 17 million people live in manufactured homes. If you removed manufactured housing, our national homeownership rate would fall 6 percent. The homes are of good quality.

Thanks to the Dodd Frank Wall Street Reform and Consumer Protection Act, high-cost loans to manufactured homeowners are rare. Wednesday, we received updated Duty-to-Serve requirements from the Federal Housing Finance Agency which will provide even more affordable financing to these buyers.

Before Democrats enacted the Dodd Frank Wall Street Reform and Consumer Protection Act, the financing for manufactured homes was notoriously predatory. If you want to see how badly manufactured homebuyers used to be treated, read the award-winning series of articles in the Seattle Times. The investigation showed that the main seller of manufactured homes—Clayton Homes—steered borrowers to lenders like Vanderbilt Mortgage and 21st Mortgage which Clayton actually owned.

Clayton's loans are particularly expensive compared with those of its peers. The company locks buyers in loans at interest rates that can exceed 15 percent. If this bill, H.R. 1699 was enacted, borrowers could again be asked to pay 14 or 15 percent without being told that there might be cheaper options.

I've also introduced bills to help manufactured home buyers:

The Energy Efficient and Manufactured Home Act (H.R. 515) helps manufactured home buyers replace their outdated homes.

Two bills—the Frank Adelman Manufactured Housing Community Sustainability Act, (H.R. 3296) and the Fair Tax Treatment for Manufactured Home Communities (H.R. 3399)—help residents of mobile home parks buy the land and run their community as a cooperative.

Let's bring those bills to the House floor. Not this bill which would steer borrowers to high-cost lenders. Now is the time to keep hard fought protections for manufactured home buyers so they can buy homes they can afford. People who work with manufactured homebuyers oppose this bill. Therefore, I include in the RECORD letters of opposition from the Housing Assistance Council, Americans for Financial Reform and MHAaction.

Protect homebuyers. Oppose H.R. 1699.

HOUSING ASSISTANCE COUNCIL,
Washington, DC, November 27, 2017.

Hon. KEITH ELLISON,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE ELLISON: As a national voice for affordable rural housing, the Housing Assistance Council (HAC) opposes HR 1699. HR 1699 would eliminate reasonable safeguards for consumers of manufactured homes put in place by the Consumer Protection Financial Bureau (CPFB). Examples include protections against high-interest loans when lower cost options are available.

Manufactured homes are an important source of housing for millions of Americans, especially those with low-incomes and in rural areas. While the physical quality of manufactured homes continues to progress, the basic delivery system of how these homes are sold and financed needs improvement. HAC continues to work with manufactured housing stakeholders—including the

industry, housing finance entities, and consumer-focused groups—to improve the system, starting with improved data collection. Moreover, “Duty to Serve” requirements of Fannie Mae and Freddie Mac represent an important infusion of capital into the manufactured housing market. HR 1699’s enactment could undermine such progress.

As housing costs rise for poor rural Americans—exacerbated by recent natural disasters—it is important that Congress seek opportunities to make housing for the rural poor more accessible and fair. HR 1699 is a step in the opposite direction.

Sincerely,

DAVID LIPSETZ,
Executive Director.

AMERICANS FOR FINANCIAL REFORM,
Washington, DC, November 30, 2017.

DEAR REPRESENTATIVE: On behalf of the undersigned community organizations and public interest groups, we ask you to oppose H.R. 1699, the so-called Preserving Access to Manufactured Housing Act of 2017. This bill poses significant dangers for consumers and homebuyers by exempting manufactured housing lenders from requirements that protect borrowers against inappropriately high-cost loans.

This bill would undermine already vulnerable homeowners by stripping away protections created by Congress and implemented by the Consumer Financial Protection Bureau (CFPB). These protections were put in place for a reason: to give manufactured-homeowners the same protections as traditional homeowners. The last housing crisis showed that loan-originator compensation and exorbitant loan pricing were particular areas of abuse. Congress and the CFPB decided to protect homeowners from those practices. However, H.R. 1699 would repeal those protections for the buyers of manufactured homes. In particular, H.R. 1699 would reverse much of this progress by:

Raising the interest-rate trigger for protections under the high-cost mortgage protections of the Home Ownership and Equity Protection Act (HOEPA).

Under H.R. 1699, chattel loans (the type used for most manufactured homes) that are less than \$75,000 and that have an interest rate close to 10 percentage points above the prime rate would no longer receive HOEPA protections. In the current market, this would permit an interest rate of more than 13% for a 15- or 20-year loan on a family’s home mortgage without enhanced protections. In comparison, the going rate for traditional real-estate mortgages is around 4% or less.

Raising the points-and-fees trigger for HOEPA protections.

Currently, borrowers who sign high-cost loans get HOEPA’s protections if the loan has points and fees totaling the lesser of 8% of the loan amount or \$1,000 for loans under \$20,000 and 5% of the loan amount for larger loans. However, under H.R. 1699, borrowers would not be protected for chattel loans under \$75,000 until the points and fees exceeded the greater of 5% or \$3,000. This would weaken protections for low-income homeowners where they are needed most. This means that a homeowner with a \$70,000 chattel loan could pay almost \$3,500 in documents or other junk fees without getting any of the federal protections intended for such borrowers. It also suggests that every loan less than \$60,000 will incur \$3,000 in fees regardless of actual origination costs.

Exempting manufactured-home retailers from the definition of mortgage originators.

This would perpetuate the conflicts of interest and steering that plague this industry and allow lenders to pass additional costs

onto consumers. This provision would also stifle competition and likely discourage new entrants to the manufactured housing finance market, just as Fannie Mae and Freddie Mac begin implementing their plans to serve this sector.

Despite claims from industry lobbyists that the new protections are squelching manufactured housing lending, the data tell a different story. There was an initial dip in lending in 2014, the year the new rules went into effect. However, since then, lending volumes have started to recover. In 2015, lending volume was roughly similar to what it was before the new rules went into effect. And these loans were broadly safer, without the predatory features that were common before the new rules, and few of them had very high rates and fees. Last year, loan volume decreased slightly by about 5 percent—however, loan quality remained improved. As the industry adjusts to the new standards and as new competition enters the market, we expect loan volumes and loan quality to continue improving. Historically, failure rates for these loans have been exceedingly high. The industry wide default rate for most manufactured-home loans, those made as personal property loans, has been about 28 percent. Improved loan quality as a result of the Dodd-Frank rules should decrease this astronomical default rate.

In short, H.R. 1699 would harm homeowners through weaker consumer protections and costlier loans that are harder to repay. It would make homeownership more costly for those who can least afford it.

We strongly urge you to stand up for consumers and oppose H.R. 1699.

Sincerely,

Allied Progress; Americans for Financial Reform; Center for Responsible Lending; Consumer Action; NAACP; National Association of Consumer Advocates; National Consumer Law Center (on behalf of its low-income clients); National Fair Housing Alliance; National Manufactured Home Owners Association; Prosperity Now (formerly CFED); UnidosUS (formerly National Council of La Raza); Woodstock Institute; California Coalition for Rural Housing (CA); Housing and Economic Rights Advocates (CA); National Housing Law Project (CA); San Marcos Mobile Home Residents Association (CA); The Committee to Elect Pierre Beauregard for Congress (CA).

AMISTAD (CO); C-MOB Boulder (CO); Orchard Grove Neighbors Association (CO); Vista Village Homeowners’ Association (CO); Vista Village Manufactured Home Association (CO); Honorable Al-Bey J.L.Esq. & Affiliates, LLC. (DE); Affordable Homeownership Foundation Inc. (FL); Jacksonville Area Legal Aid, Inc. (FL); MHOAI (IL); Coasap (IA); Public Justice Center (MD); Massachusetts Communities Action Network (MA); All Parks Alliance for Change (MN); Opportunity Alliance Nevada (NV); New Hampshire Community Loan Fund (NH); Native Community Finance (NM); Coalition on Human Needs (C.H.N.) (NY); Friends of the North Country, Inc. (NY); HomeSmartNY (NY); MHAction (NY).

Mobile Manufactured Homeowners Association Suffolk Inc. (NY); National Federation of Community Development Credit Unions, Inc. (NY); North Carolina Justice Center (NC); CASA of Oregon (OR); Network for Oregon Affordable Housing (OR); Fayette County Community Action Agency Inc. (PA); Cantrell Legal PC (SC); New Level Community Development Corp. (TN); Addison County Community Trust (VT); CVOEO Mobile Home Program (VT); Law in the Public Interest, L3C (VT); Helping Overcome Poverty’s Existence, Inc. (VA); Virginia Housing Alliance (VA); H&R Properties of River Falls LLC (WI); Metropolitan Milwaukee Fair Housing Council (WI).

As manufactured homeowners, we are writing to express our opposition to the Pre-

serving Access to Manufactured Housing Act of 2017 (H.R. 1699). MHAction works with homeowners and residents in manufactured home communities across the country on housing and economic justice issues. We believe that manufactured home communities play a key role in providing affordable, safe and accessible housing for all families.

This bill would make it easier for dealers to steer potential buyers of manufactured homes, commonly referred to as mobile homes, to high cost loans resulting in financial hardship for borrowers. This bill would remove recent consumer protections for manufactured homebuyers implemented by the Consumer Financial Protection Bureau. This bill, if passed, would only undermine the economic and retirement security of thousands of prospective manufactured homeowners.

I am passed, this legislation would add additional fuel to the harmful trends that are chipping away at this important affordable housing sector that thousands of seniors, low-income workers and immigrant families rely on for their housing needs. Beyond the abusive and discriminatory lending practices that have been well documented in an award-winning series of articles in the Seattle Times, the manufactured housing sector overall is bearing witness to disturbing trends that are disrupting the housing security of families across the nation.

Over the past 20 years, manufactured home communities increasingly have gone from “mom and pop” enterprises to ownership by large, multi-state corporations and private equity. While many residents own their own homes, they pay rent, known as lot fees, for use of the land. The increase of multi-state, corporate ownership has brought with it an unsustainable business model that is based on rapidly escalating lot fees and decreasing investments in community maintenance. This creates an economic trap for homeowners, who are unable to move their home for structural or regulatory reasons and therefore must either pay increasingly high lot fees or abandon their property.

Cost cutting by corporate owners also leads to decreasing investment in community maintenance resulting in increased wastewater treatment/septic system failures, improperly maintained roads and other infrastructure issues. Each act of disinvestment increases the economic, health and safety risks for manufactured homeowners and negatively impacts the quality of life of the surrounding community.

Our organization views H.R. 1699 as simply another indication of harmful trends being perpetrated by corporate community owners and predatory lenders that are causing havoc to the economic, retirement and housing security needs of manufactured home owners. Please retain the Consumer Bureau’s rules that protect manufactured home buyers from loans that strip their wealth. We are asking that you oppose H.R. 1699.

Signed on behalf of MHAction and the 16,873 members we represent.

Aimee Inglis, California; Patti Ann Rose, California; Yvonne McCurley, California; Cesiha Guadarrama Trejo, Colorado; Maria De La Luz Galicia, Colorado; Clara McNichol, Delaware; Patricia Norberg, Delaware; Samuel Saunders, Delaware; Terry Saunders, Delaware; Marjorie Mathers, Florida; Debra Kiel, Illinois; Jeffrey Kiel, Illinois; Linda Reynolds, Illinois; Pat Bohlen, Illinois; Terry Nelson, Illinois; Ronel Remy, Massachusetts; Shandra BP-Weeks, Michigan; Amanda Devecka-Rinear, New Jersey; Joe Mangino, New Jersey; Dianne Enriquez, New York; Kevin Borden, New York; Nathalie Hernandez, New York; Rachel Rivera, New York; Richard Robinson, Utah; Sondra Robinson, Utah.

RECOGNITION OF ARMY COLONEL
EDWARD J. SWANSON

HON. KEITH J. ROTHFUS

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. ROTHFUS. Mr. Speaker, today I wish to honor Army Colonel Edward J. Swanson, a native of Johnstown, Pennsylvania, for his extraordinary dedication to duty and service to our nation. After 30 years of exemplary service, Colonel Swanson will retire from active military duty in December 2017, leaving behind a legacy that will continue for generations to come.

Colonel Swanson was commissioned as a second lieutenant in the Chemical Corps upon graduation from Officer Candidate School in 1988 and has served with distinction throughout his career. After completing the Officer Basic Course, Airborne School, and Ranger School, he was assigned to the 1st Infantry Division in Germany, followed by the 4th Infantry Division in Colorado Springs, CO.

Since joining the Acquisition Corp, Colonel Swanson has served as an instrumental and dependable leader. He deployed to Kabul, Afghanistan in April of 2011, and served 13 months as the Security Cooperation Division Chief. Following this deployment, he successfully led Project Office for Warfighter Information Network-Tactical (WIN-T) for four years. His career culminated as the Chief of Staff for Program Executive Office Intelligence, Electronic Warfare and Sensors, a position he was handpicked to fill.

Colonel Swanson has performed at the top of his profession throughout his career and truly is an American patriot with the utmost character. He has spent his career ensuring that soldiers and their families are taken care of, as well as the safety and security of our nation. He has left a positive impression on every organization he has served.

With profound admiration and respect, we pay tribute to the accomplishments and sacrifices that he has made for our nation. We thank Colonel Swanson, and his children, Benjamin and Abbie, for their unwavering support. It is my honor to recognize them and wish them peace and happiness in retirement.

IN REMEMBRANCE OF GARRICK
MALLERY, A NOBLESVILLE, INDIANA
LEGEND

HON. SUSAN W. BROOKS

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mrs. BROOKS of Indiana. Mr. Speaker, I rise today to honor the life of Garrick Mallery, a pillar of the community in Noblesville, Indiana. Garrick was born on a farm east of Noblesville on December 21, 1927 to John and Della Cragun Mallery. Garrick's family were some of the original settlers to Noblesville in 1820. A 1945 graduate of Noblesville High School, Garrick attended Purdue University for one semester and played on the football team. He left Purdue to serve as an officer in the Cryptography Division in the U.S. Army. Returning to Purdue, Garrick earned a Bachelor's Degree in Agricultural Ec-

onomics in 1951. During his days at Purdue, he was a member of Tau Kappa Epsilon fraternity, President of the Young Republican Club and hosted a weekly farm show on the Purdue radio station, WBAA. In 1954, Garrick married Nancy L. Everson. Together, he and Nancy had four children, Carol, John, David and Fred.

Garrick began selling real estate in 1948 while still in college and owned his own company. Initially, he was a partner in Aldred and Mallery, and later owned Garrick Mallery, Realtor. Prior to his passing, Garrick held the oldest active real estate license in the state of Indiana—69 years! He also worked as an appraiser, developer and started breeding and racing Standardbred horses in 1970, first in Noblesville, and later on their farm in Sheridan. He worked to expand the horse racing industry in Indiana.

Garrick's notable contributions to the Noblesville community include being a founding member of Noblesville Elementary Football League, finance chairman for the construction of Noblesville First United Methodist Church, 4-H leader, and president and director of the Noblesville Chamber of Commerce. In September 2017, Garrick was awarded the Hamilton County Commissioners' Continental Award, the highest honor bestowed upon Hamilton County residents who contribute to making the community a better place to live. Among his many contributions, Garrick organized Hamilton County's first Health Department. It was established in 1966 and only had three staff members at its inception. Today, it employs 28 full and part-time employees with a \$2.9 million annual budget. Garrick served as the first chairman of the Hamilton County Board of Health in 1966 until 1972, and then again in 2003 until his passing. His service on the board totaled 43 years. In that role, he helped guide the growth of the county Health Department, which is dedicated to communicable disease prevention, health promotion for residents of all ages in Hamilton County and to protecting the environment in which they live. He also organized the Hamilton County Soil and Water Conservation District and Hamilton County Savings and Loan.

In 1962, Garrick played Santa Claus in the inaugural Noblesville Christmas Parade, continuing for several years afterward. He reprised the role for the 50th anniversary of the parade, and then served as Grand Marshal in 2015. Garrick was a member of the American Society of Farm Managers and Rural Appraisers and former member of the Lions Club and the Elks Club.

Garrick was not just a citizen of Noblesville but was a part of the city's history. On behalf of all Hoosiers, I would like to salute Garrick Mallery for his service to the Noblesville community. His work with Hamilton County's Public Health Department and other organizations was unmatched and his presence will be greatly missed. Garrick was a treat to be around and I will always cherish the times I spent with him. I want to extend my heartfelt condolences to his sister, Jane, his children, Carol, John and David, his eight grandchildren, two great-grandchildren and the rest of his family in their time of mourning.

INTRODUCTION OF THE
GEOENGINEERING RESEARCH
EVALUATION ACT OF 2017

HON. JERRY MCNERNEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. MCNERNEY. Mr. Speaker, today I am introducing a bill to further our understanding of geoengineering as a potential strategy to prevent the most detrimental impacts of climate change. The evidence of climate change and its effects can already be seen around the world. The situation in the Arctic is alarming, as sea ice is declining by more than 13 percent per decade. Increased global temperatures, warming oceans, rising sea levels, more intense hurricanes and droughts—the writing is on the wall.

Slowing these trends and eventually reversing them is the greatest challenge humankind has ever faced. Our first priority in addressing climate change should be to embrace climate mitigation strategies. This includes drastically reducing our emissions, embracing clean energy, and shifting our economies away from fossil fuels. This problem stops getting worse when we stop emitting greenhouse gases into the atmosphere, which means we have a long way to go.

Scientists have made very clear that as global temperatures rise there will be severe consequences to our society—it will harm public health, our economies, and our very way of life. While geoengineering should be considered a potential last resort in preventing climate change, it is something we need to better understand.

My bill would direct the National Academies of Sciences, Engineering and Mathematics to lay out a research agenda and governance principles for geoengineering research. I want to be clear—this is not authorizing any large-scale deployment and, frankly, we are decades if not longer from any serious consideration of geoengineering as a legitimate strategy for temporarily addressing climate change. The bill would authorize a rigorous review process to determine where we should make federal investments in this emerging research field and how we should set up oversight of this research.

There is no substitute for drastically reducing carbon pollution. Our focus can no longer just be a question of how much we can mitigate against climate change, but also how fast we can do it. The urgency of climate change forces us to consider every option, and geoengineering is one that should be researched as we continue our mitigation efforts.

I hope my colleagues will join me in supporting this well-vetted, thoughtful approach to better understanding geoengineering and its potential to combat the effects of climate change.

INTRODUCTION OF THE ROCK
CREEK NATIONAL PARK ACT

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Ms. NORTON. Mr. Speaker, today, I introduce a bill to redesignate the National Park