

Founded in 1968, the Vermont State Housing Authority provides thousands of Vermonters with the resources they need to find housing that works for them. As the first statewide housing authority in the Nation, VSHA was a pioneer in the field, as they built a successful program from the ground up without existing State models or best practices to replicate.

Not only does VSHA help Vermonters of all ages and backgrounds find a home through Federal or State programs, they also provide critical support to those who need it most. The VSHA offers a variety of assistance and resources to the refugee population that has settled in Vermont, including free interpreter services and the promise of a friendly face ready to help navigate a new beginning in an unfamiliar culture. Further, VSHA staff make what can be a frightening transition more tailored, personal, and comfortable—helping new citizens acclimate and assimilate into their new communities.

From connecting families in need with resources from the Department of Housing and Urban Development to developing innovative programs that inspire self-sufficiency and long-term independence, to promoting affordable housing for veterans, VSHA is involved in every community in Vermont. VSHA, though the Family Self-Sufficiency Program, helps families achieve economic stability and independence. As of the fall of last year, the program has graduated 194 people and has assisted a total of 153 Vermonters in becoming first-time homeowners through the homeownership program. While homeownership is a critical piece of building wealth and a hallmark of the American dream, it is often a far off dream for many families who struggle just to find a stable and affordable place to call home.

As more and more families struggle to make ends meet, especially when affordable units are few and far in between and housing prices continue to rise, the team at VSHA, led by their executive director of more than 30 years, Richard Williams, has worked hard to ensure that we work to meet the needs of our community. Though support for our most vulnerable populations is first and foremost in the minds of the VSHA team, it is clear that civic engagement and involvement plays a large role as well. The VSHA is involved in partnerships with dozens of Vermont nonprofit organizations, State and Federal agencies, and private sector businesses. Through their work rehabilitating and managing buildings, VSHA has revitalized our communities and downtowns one by one.

The Vermont State Housing Authority has made a lasting difference in the lives of Vermonters across our great State. For that, I thank them. On behalf of all Vermonters, congratulations on 50 years of hard work, dedication, and outstanding commitment to those you serve.

100TH ANNIVERSARY OF THE WAYSIDE RESTAURANT

Mr. LEAHY. Mr. President, my wife, Marcelle, and I thoroughly enjoyed reading about the Wayside's 100th anniversary.

I remember when my sister, Mary, brother, John, and I would go with my parents, Howard and Alba Leahy, for a special treat: Sunday after church, we would go to the Wayside for lunch.

I remember my mother speaking Italian with some of the people there, but it was particularly special because of the fact that we would see everybody we knew from Montpelier and Barre, where my father was born.

Even today, I hold those memories from when I was a child, and I have thought of them every time Marcelle and I have brought our children, and now our grandchildren, for lunch at the Wayside. This is one of the institutions that makes Vermont the most special place in our country.

I ask unanimous consent that a press release commemorating the 100th anniversary of the Wayside Restaurant be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[Feb. 16, 2018]

2018 MARKS VERMONT'S WAYSIDE RESTAURANT'S 100TH ANNIVERSARY

MONTPELIER.—In 1918, the Allies declared victory in World War 1, Babe Ruth pitched 29½ scoreless innings for the Red Sox in the World Series, Woodrow Wilson was President, color movies were invented, and Effie Ballou opened the Wayside on the Barre-Montpelier Road.

Originally just a roadside eatery, the Wayside Restaurant has withstood the test of time and is ready to celebrate its 100th Anniversary this year! In an industry where 70 percent of all restaurants fail after 10 years, the Wayside has defied the odds.

Throughout the year, there will be meal and dessert specials. In July, the actual month the Wayside opened; there will be a Customer Appreciation Party on July 29th from 6:30 p.m. to 9:30 p.m. The Wayside Creamery will host a free Ice Cream Social and at sundown all guests will be treated to a special fireworks display! Be sure to save the date.

For those who want to learn more about the Wayside and its long history go to www.WaysideRestaurant.com. There is also a new book on sale at the restaurant commemorating their 100th Anniversary titled, *It's Worth The Ride To The Wayside: Celebrating 100 Years with Anniversary Ale, Yankee Cooking and Ice Cream*. And yes, the book includes several of the Wayside's delicious comfort food recipes!

VOTE EXPLANATION

Mr. HEINRICH. Mr. President, I was unavoidably absent due to a death in my family for rollcall votes Nos. 50, 51, 52, 53, 54, and 55. Had I been present I would have voted nay on all the rollcall votes in relation to S. 2155, the Economic Growth, Regulatory Relief, and Consumer Protection Act. I would have also voted nay on the motion to invoke cloture on the nomination of Kevin McAleenan to be Commissioner

of U.S. Customs and Border Protection, rollcall vote No. 55; PN1373.

HOUSING OPPORTUNITY MORTGAGE EXPANSION ACT

Mr. SCOTT. Mr. President, as chairman of the Senate Banking Subcommittee on Housing, Transportation, and Community Development, today I wish to engage in a colloquy to discuss legislation that I introduced, the Housing Opportunity Mortgage Expansion, HOME, Act, with several of my colleagues to address an issue involving the Federal Home Loan Bank, FHLB, system. The FHLB system is a cooperative organization of 11 banks that support a mission of "helping American families realize the dream of home ownership, stimulate the creation of affordable housing, and improve the local business environment." FHLBs are privately capitalized by their 7,300 members and are subject to strict oversight by the Federal Housing Finance Agency, FHFA. The HOME Act is designed to correct the FHFA's perceived statutory limitation in the FHL Bank Act that does not permit captive insurers to be considered a class of the eligible insurance companies for membership in FHLBs.

In 2016, the FHFA determined that captive insurance firms were not insurance firms for purposes of the FHLB Act. In making this determination, the FHFA abruptly terminated the membership of approximately four dozen captive insurance entities, including mortgage real estate investment trusts, REITs, that were active and responsible members of the FHLB system. These insurance captives greatly contributed to the affordable housing mission of FHLBs through the use of private capital versus taxpayer dollars, something that we should always encourage. I thank Senators DUCKWORTH, JOHNSON, and BALDWIN for their support of this legislation, which I am hopeful will receive favorable consideration by this body in the future.

I yield to my friend from Illinois.

Ms. DUCKWORTH. Mr. President, thank you. I thank the chairman and my colleagues from Wisconsin for their support of this bipartisan legislation, which I introduced in January and filed as an amendment to S. 2155. As the chairman stated, as a result of the 2016 regulation, many of the FHLB system's captive insurance members have had or will soon have their membership terminated. Our legislation seeks to ensure that captive insurer affiliates of institutions that are active providers of private capital in the mortgage market are eligible to restore or continue their membership.

Their membership is crucial to reliable access to low-cost funding for home mortgages and affordable housing initiatives in Illinois. For the Federal Home Loan Bank of Chicago, these members serve as an important source of private capital in the mortgage market. Their membership broadens access