

Mr. Speaker, in closing, the bills before us today, I believe, and many believe, are harmful to American jobs, Americans' quality of life, and Americans' security. These bills, like quite a few of the other bills passed by the Democrat majority, will die in the Senate.

These are just more messaging bills, but the message underlying these bills is the false notion that domestic energy production is harmful. I cannot disagree more. Domestic energy production creates hundreds of thousands of well-paying jobs, lowers electricity bills, and prevents us from being dependent on foreign countries for oil and gas.

As *The Washington Post* opined last year: "As long as the economy requires oil, it must come from somewhere, and better the United States than a country with much weaker environmental oversight."

In a bipartisan op-ed I have here, written by Jim Webb, a former Democratic Senator, and Jim Nicholson, it notes that: "... because of current U.S. policy, major energy investments are moving to countries like Mexico where regulations could lag even farther behind ours.

"Over the last four years, as we have debated whether to open up carefully selected new areas for exploration on our side of the Gulf of Mexico, Mexico has leased over 20 million new acres on its side. The country's total acreage leased in the Gulf is now over 30 million acres, double that of the U.S.'s 14.7 million."

Utilizing America's energy sources is a commonsense step for America's energy future. America must make safe and full use of all of its energy resources for our economy and for our national security. Much of that energy could be from offshore.

We should encourage an expansion of domestic energy production, but, instead, unfortunately, my Democratic colleagues in the majority seek to limit it.

There are numerous reasons why offshore natural gas and oil are important to the United States and why we should reject these bills:

One, 67 percent of the energy Americans use in total oil and natural gas consumption is expected to grow over 30 years.

Two, U.S. offshore has accounted for more than 1 million barrels of oil per day for the past 20 years.

Three, by 2035, the natural gas and oil industry could create more than 1.9 million new jobs.

Four, there are 89.9 billion barrels of oil and 327.49 trillion cubic feet of natural gas, potential energy resources, yet to be discovered in the United States' Outer Continental Shelf.

Five, there is about \$900 million annually in funding for national parks and conservation programs from offshore development through the LWCF.

Mr. Speaker, I urge a "no" vote on the previous question, a "no" vote on

the underlying measure, and I yield back the balance of my time.

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

Mr. Speaker, my friend just said that the three measures that we offer are going to be dead in the Senate.

One of the regrets in this country is that virtually everything that we are doing in the House of Representatives goes over to the Grim Reaper's office and dies on his desk. And that includes substantial measures having to do with prescription drugs, sensible gun regulations, and a variety of measures, adding up to close to 75 that are on his desk now that could be sent to the President of the United States.

I would imagine that we are going to continue down this path of when we offer sensible measures that will help the United States citizens, that one person is going to hold them up for whatever reason, and that includes sensible gun regulation, such as background checks that more than 90 percent of the American people want us to pass.

I don't know how the Senate works, but I do know that the Senate ain't working right now, and it is being held up by one person.

Mr. Speaker, it is not enough to oppose drilling off one's State's coastline. Oil spills travel and climate change knows no borders.

Our Nation's coastlines are vital, recreational, economic, and ecological treasures that will be polluted by expansion of offshore drilling. Let's underscore that all of the drilling that is going on in the Gulf right now is not affected by this particular measure. What we are saying is, no more. Please, don't give us your oil on our beaches, BP, and others in that industry.

House and Senate Republicans can stick their heads in the tar sands all they want, but pumping more fossil fuels out of the ocean and into the atmosphere will not sustain the American economy nor provide the economic prosperity that will benefit all Americans.

As I said earlier, I won't be with you 20 years from now, but I can assure you that during that period of time, we will have electrically driven cars. We will have moved substantially in the solar, and wind, and thermal areas in this country, and it will benefit us immensely as well as benefit this planet.

I can't imagine that we will have fossil fuel in 2050, and I can't imagine that our children would not be worse off if we did.

Now, one thing that you can be assured, the people with the money are going to control the deal. So when we move to solar energy, the existing energy mongrels are going to be about the business of owning solar energy. It is just that simple. They will know when the transition is going to take place.

In the meantime, what they want to continue to do, is to pollute the environment that we live in, destroy the

habitat of the ocean that is provided for mammals that are there as well as fish and a variety of other spinoffs in our ocean activity.

We have polluted the ocean in a very bad way in many forms. We don't need to add to that with further development at this point.

I might add, America is the leading producer of oil and gas in the world. We are exporting oil and gas. Therefore, I don't see that we are suffering a single bit as we transition from fossil fuels to solar, wind, thermal, and other forms of energy that will be developed along the way.

Mr. Speaker, I urge a "yes" vote on the rule and a "yes" vote on the previous question.

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The material previously referred to by Mrs. LESKO is as follows:

AMENDMENT TO HOUSE RESOLUTION 548

At the end of the resolution, add the following:

SEC. 4. That immediately upon adoption of this resolution, the House shall resolve into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 4261) to prohibit the use of federal funds for payments in support of campaigns for election for the offices of Senator or Representative of Congress. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. 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 House Administration. 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. When the committee rises and reports the bill back to the House with a recommendation that the bill do pass, 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. 4261.

Mr. HASTINGS. 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.

Mrs. LESKO. 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.

ANNOUNCEMENT BY THE SPEAKER
PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair

will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

HOMEBUYER ASSISTANCE ACT OF 2019

Mr. SAN NICOLAS. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2852) to amend the National Housing Act to authorize State-licensed appraisers to conduct appraisals in connection with mortgages insured by the FHA and to require compliance with the existing appraiser education requirement, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2852

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 "Homebuyer Assistance Act of 2019".

SEC. 2. APPRAISAL STANDARDS FOR SINGLE-FAMILY HOUSING MORTGAGES.

(a) CERTIFICATION OR LICENSING.—Paragraph (5) of section 202(g) of the National Housing Act (12 U.S.C. 1708(g)) is amended—

(1) by striking subparagraph (A) and inserting the following new subparagraph:

“(A)(i) in the case of an appraiser for a mortgage for single-family housing, be certified or licensed by the State in which the property to be appraised is located; and

“(ii) in the case of an appraiser for a mortgage for multifamily housing, be certified by the State in which the property to be appraised is located; and”;

(2) in subparagraph (B), by inserting before the period at the end the following: “, which, in the case of appraisers for any mortgage for single-family housing, shall include completion of a course or seminar that consists of not less than 7 hours of training regarding such appraisal requirements that is approved by the Course Approval Program of the Appraiser Qualifications Board of the Appraisal Foundation or a State appraiser certifying and licensing agency”.

(b) COMPLIANCE WITH VERIFIABLE EDUCATION REQUIREMENTS; GRANDFATHERING.—Effective beginning on the date of the effectiveness of the mortgagee letter or other guidance issued pursuant to subsection (c) of this section, notwithstanding any choice or approval of any appraiser made before such date of enactment, no appraiser may conduct an appraisal for any mortgage for single-family housing insured under title II of the National Housing Act (12 U.S.C. 1707 et seq.) unless such appraiser is, as of such date of effectiveness, in compliance with—

(1) all of the requirements under section 202(g)(5) of such Act (12 U.S.C. 1708(g)(5)), as amended by subsection (a) of this section, including the requirement under subparagraph (B) of such section 202(g)(5) (relating to demonstrated verifiable education in appraisal requirements); or

(2) all of the requirements under section 202(g)(5) of such Act as in effect on the day before the date of the enactment of this Act.

(c) IMPLEMENTATION.—Not later than the expiration of the 240-day period beginning on the date of the enactment of this Act, the Secretary of Housing and Urban Development shall issue a mortgagee letter or other guidance that shall—

(1) implement the amendments made by subsection (a) of this section;

(2) clearly set forth all of the specific requirements under section 202(g)(5) of the National Housing Act (as amended by subsection (a) of this section) for approval to conduct appraisals under title II of such Act for mortgages for single-family housing, which shall include—

(A) providing that the completion, prior to the effective date of such mortgagee letter or guidance, of training meeting the requirements under subparagraph (B) of such section 202(g)(5) (as amended by subsection (a) of this section) shall be considered to fulfill the requirement under such subparagraph; and

(B) providing a method for appraisers to demonstrate such prior completion; and

(3) take effect not later than the expiration of the 180-day period beginning upon issuance of such mortgagee letter or guidance.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Guam (Mr. SAN NICOLAS) and the gentleman from Ohio (Mr. STIVERS) each will control 20 minutes.

The Chair recognizes the gentleman from Guam.

GENERAL LEAVE

Mr. SAN NICOLAS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

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

H.R. 2852, the Homebuyer Assistance Act of 2019, would make a commonsense update to FHA's requirements governing appraisals, to allow licensed appraisers to conduct appraisals for FHA-backed mortgages.

The current requirement for all FHA loans to utilize a certified appraiser is simply outdated as it was put into place at a time when there were no minimum Federal standards for State licensure of appraisers, leaving concerns about consistency and competency across States. Now that we do have minimum standards for licensure, FHA's certification requirement is not only out of date and out of alignment with Fannie and Freddie, it is also creating market pressures for lenders to require certified appraisers for all loans, even if they are not FHA loans, just in case the mortgage switches to an FHA loan midway through the process. This, in turn, makes it harder for licensed appraisers to obtain work at a time when certain areas are experiencing appraiser shortages and when we are already struggling to recruit new appraisers effectively.

There is simply no sound policy rationale to explain why licensed appraisers that are perfectly qualified to conduct appraisals for GSE loans are not qualified to conduct appraisals for FHA loans.

This bill is supported by a broad coalition of not just appraisal industry

groups but also lenders and housing advocacy groups that recognize that this is an unnecessary barrier.

I thank Mr. SHERMAN for introducing this legislation and the Republican cosponsor, Mr. DUFFY, for his support for this important bill.

Mr. Speaker, I urge all Members to vote "yes," and I reserve the balance of my time.

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

Mr. Speaker, I rise in support of H.R. 2852, the Homebuyer Assistance Act of 2019.

As my friend from Guam just explained, unfortunately, there are two different standards between the regular government-sponsored enterprises that finance homes and the Federal Housing Administration, FHA. Today, FHA requires certified appraisers. This bill changes it to certified or licensed appraisers, just like the other government-sponsored enterprises, to allow the entire pool of appraisers in a given area to be allowed to be used to appraise homes. As my friend from Guam explained, there are appraiser shortages in many areas around the country, so this will, I think, be very helpful.

This bill also requires a minimum amount of training that is required by The Appraisal Foundation or State licensing agencies in order to be an appraiser that can appraise on FHA transactions.

These changes, I think, will help appraisers, and it will help make sure that there is a quality pool of appraisers regardless of whether somebody has a regular government-sponsored enterprise or an FHA loan.

Mr. Speaker, we are excited to support this. This is bipartisan. I support the bill, and I reserve the balance of my time.

Mr. SAN NICOLAS. Mr. Speaker, I yield 5 minutes to the gentleman from California (Mr. SHERMAN).

Mr. SHERMAN. Mr. Speaker, I thank the gentleman from Guam for yielding.

I would like to thank our colleague from Wisconsin (Mr. DUFFY) for working with me on this bill, the Homebuyer Assistance Act of 2019. He has worked hard to ensure that this is a collaborative and bipartisan process.

I would also like to thank the chair of our committee, the gentlewoman from California, and her staff for their assistance with this bill and her support in bringing the bill forward.

There is no more important day in the economic life of a family than the day that they buy a home, and some 83 or 84 percent of those with FHA financing are purchasing their first home. Appraisers play an important role in the process.

This bill would change the rules a bit for FHA appraisers so as to bring them in line with the rules we already have for Fannie Mae and Freddie Mac, which are the larger, federally controlled entities engaged in guaranteeing or financing homes, and it will deal with