

□ 1400

## AFTER RECESS

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

## PRAYER

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

Merciful God of the universe, we give You thanks for giving us another day. You know the Members of this assembly through and through. You know each personally. You know how they all relate to one another. You know them, as the American people do, as the 116th Congress of the United States.

Lord, help them to know You. Allow them to come to know You even as they are known by You. As ultimate truth, enter in and make them suitable for Your dwelling within, so that their constituents might place trust in them as their representatives.

May their service continue faithfully, for they were selected; they were elected by their voters back home, and called by You to selfless service.

Bless them and us all this day, and may all that is done be for Your greater honor and glory.

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 New York (Mr. ROSE) come forward and lead the House in the Pledge of Allegiance.

Mr. ROSE of New York led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

## CONGRATULATING IRISH DIASPORA CENTER

(Ms. SCANLON asked and was given permission to address the House for 1 minute.)

Ms. SCANLON. Mr. Speaker, I rise today to congratulate the Irish Diaspora Center on opening its new office in my district.

I had the opportunity to join supporters of the center this weekend at its new cultural hub in Havertown, where I had the pleasure of sharing food and swapping stories with fellow Irish Americans.

For decades, this organization has supported and celebrated the vibrant Irish community in the Philadelphia

region with passport and citizenship services, senior outreach, youth programs, genealogy services, and educational and cultural events.

People of Irish descent have historically formed the largest ethnic group in my district, and to this day, we proudly continue to welcome new Irish American citizens. With almost a quarter of the population claiming Irish heritage, Delaware County is even sometimes referred to as the 33rd county of Ireland.

I look forward to supporting and celebrating our Irish neighbors both at home and abroad as I work with Chairman NEAL and the Friends of Ireland Caucus to protect the integrity of the Good Friday Agreement and maintain peace and prosperity in Ireland.

## HONORING THE LIFE OF SALLY KABEL

(Mr. ROSE of New York asked and was given permission to address the House for 1 minute.)

Mr. ROSE of New York. Mr. Speaker, I rise today to honor the life of Sally Kabel, a young girl from Bay Ridge, Brooklyn, who, despite battling leukemia for most of her life, did so bravely and with a love of life that earned her the nickname "Sweet Sally Sunshine."

Sally was adored, not just by her family, but by the entire Bay Ridge community, which rallied behind her. Everyone came together to support her family, whether it was bringing meals, raising money, or just giving them hugs on the street.

With that support, Sally was able to beat cancer, but the treatments so weakened her body that she passed away in September 2018, just a week after her sixth birthday.

Although her time with us was far too short, she filled those 6 years with a lifetime of joy.

Now, her parents, Matthew and Nicole, are helping other families undergoing the same struggle. They are advocating for childhood cancer awareness, with the hope that more research will lead to more humane and effective treatments for children.

Sally was truly the peacemaker of Bay Ridge, bringing out the best in all of us.

Mr. Speaker, I ask my colleagues to join me today in honoring her memory.

## COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,  
HOUSE OF REPRESENTATIVES,  
Washington, DC, March 2, 2020.

Hon. NANCY PELOSI,  
The Speaker, House of Representatives,  
Washington, DC.

DEAR MADAM SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II

of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on March 2, 2020, at 10:36 a.m.:

That the Senate agreed to Relative to the death of Katherine Coleman Goble Johnson S. Res. 519.

With best wishes, I am,

Sincerely,

CHERYL L. JOHNSON.

## RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 5 p.m. today.

Accordingly (at 2 o'clock and 6 minutes p.m.), the House stood in recess.

□ 1659

## AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. CLEAVER) at 4 o'clock and 59 minutes p.m.

## 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.

## IMPROVING FHA SUPPORT FOR SMALL DOLLAR MORTGAGES ACT OF 2020

Mr. SAN NICOLAS. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5931) to require a review of the effects of FHA mortgage insurance policies, practices, and products on small-dollar mortgage lending, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5931

*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 "Improving FHA Support for Small Dollar Mortgages Act of 2020".

## SEC. 2. REVIEW OF FHA SMALL-DOLLAR MORTGAGE PRACTICES.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

(1) affordable homeownership opportunities are being hindered due to the lack of financing available for home purchases under \$70,000;

(2) according to the Urban Institute, small-dollar mortgage loan applications in 2017 were denied by lenders at double the rate of denial for large mortgage loans, and this difference in denial rates cannot be fully explained by differences in the applicants' credit profiles;

(3) according to data compiled by Attom Data solutions, small-dollar mortgage originations have decreased 38 percent since 2009,