

We have a next step to take; and if the other body will work on reauthorization, we can move forward. But please vote "yes" on this extension today.

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

We have heard a great deal from the other side indicating that evidently when this bill originally came through, the historic 1996 legislation, that it was bipartisan. Yet we have heard the chairman that was chairman of the committee during that time indicate just the opposite, and I believe that the record certainly indicates that. The other side, the other party, opposed this legislation in committee and opposed it on the floor when it was voted on. It did that three times. It overwhelmingly opposed it. It was not until President Clinton finally said he was going to support it that there was finally, for basically the first time, any support from the other side. I think the record should show that to be the case.

Another point is when all we do is extend this legislation and do not go with H.R. 4, what we are doing is denying an additional \$4 billion for child care over the next 5 years. There is no assurance of full TANF funding for the next 5 years. In the area of marriage and families, there will be no additional \$1.5 billion targeted to promoting healthy marriages, no added State flexibility to count spending on strengthening families. It goes on and on on what we will be denying ourselves. It also denies the added flexibility to spend an additional \$4 billion in unspent prior TANF funds.

Mr. Speaker, I reserve the balance of my time.

Mr. CARDIN. Mr. Speaker, I yield myself the balance of my time.

The SPEAKER pro tempore (Mr. SIMPSON). The gentleman from Maryland is recognized for 1½ minutes.

Mr. CARDIN. Mr. Speaker, I think the comparison to how we proceeded in 1996 versus how we have proceeded in the year 2002, 2003, and 2004 is very instructive. In 1996, we had a President who ran for the Presidency saying that he would end welfare as we know it. He established three parameters for a new welfare bill, which were flexibility to our States, accountability, and resources. In 1996 in a bipartisan manner, we passed welfare reform with the support of our national Governors. In 2002 and 2003 and 2004, this body has passed legislation in a very partisan manner, without the support of our national Governors, for good reason.

The three pillars on which welfare reform was built in 1996 which has gotten such praise from both sides of the aisle are severely compromised by the legislation that passed this body.

□ 1230

First, on flexibility to the States, we take it away in the bill that we passed. We cannot use vocational education as the States would like to do, and I can name example after example.

On accountability, we have made shiftwork rather than real jobs, people

moving up the economic ladder in the legislation that passed this body. And in resources we provide \$1 billion only in new child care that is mandatory, even though the estimates are that the mandates in this bill will cost our States an additional \$11 billion, an unfunded mandate.

So, Mr. Speaker, I urge my colleagues to support this extension because it is clean. It has none of those extraneous issues in it. It extends the 1996 law for 3 additional months. And then I hope we will get back to working together as Democrats and Republicans for a long-term extension that builds on the success of 1996.

Mr. Speaker, I yield back the balance of my time.

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

I wish the legislation before us today were not needed. But we do need to pass this bill. That is the only way we can have any hope of reaching agreement this year on ways to better assist low-income Americans in going to work and supporting their families.

I am pleased that the House has taken action on that important goal and look forward to defending our broader welfare reauthorization bill, H.R. 4, in conference. It is a good bill which promotes stronger families, healthy marriage, and more involvement by fathers in their children's lives, which all would improve child well-being. H.R. 4 also expects and supports more work in exchange for welfare benefits. That is what made the 1996 welfare reform so successful at lifting families off of welfare and out of poverty and dependence.

It is past time for additional commonsense measures to help the 2 million parents that remain on welfare today go to work and better support their families.

Mr. HERGER. Mr. Speaker, during the June 22, 2004 House debate on extending welfare programs, Democrats suggested the process behind the historic 1996 welfare reform law was far more bipartisan than today.

They need to recheck the facts.

The Republic reauthorization bills passed by the House in 2002 and 2003 were more "bipartisan" than two out of three welfare bills considered in the mid-1990s.

During the 1990s, the vast majority of House Democrats OPPOSED welfare reform at every stage in the legislative process. The single exception was on the conference report that became the 1996 welfare reform law, when 50 percent of Democrats voted for welfare reform—but only after then-President Clinton announced he would sign the Republican bill.

Mr. HERGER. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. SIMPSON). The question is on the motion offered by the gentleman from California (Mr. HERGER) that the House suspend the rules and pass the bill, H.R. 4589.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

GENERAL LEAVE

Mr. HERGER. Mr. Speaker, I ask unanimous consent that all Members may have five legislative days within which to revise and extend their remarks and to include extraneous material on the subject of H.R. 4589 and H.R. 4372.

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

There was no objection.

RECOGNIZING NATIONAL HOMEOWNERSHIP MONTH

Mr. GARY G. MILLER of California. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 658) recognizing National Homeownership Month and the importance of homeownership in the United States. The Clerk read as follows:

H. RES. 658

Whereas the President of the United States has designated the month of June as National Homeownership Month each of the last two years and will do the same in 2004;

Whereas the national homeownership rate in the United States has reached a record high of 68.6 percent and, for the first time, more than half of all minority families are homeowners;

Whereas the people of the United States are one of the best-housed populations in the world;

Whereas owning a home is a fundamental part of the American dream and is the largest personal investment many families will ever make;

Whereas homeownership provides economic security for homeowners by aiding them in building wealth over time and strengthens communities through a greater stake among homeowners in local schools, civic organizations, and churches;

Whereas improving homeownership opportunities requires the commitment and cooperation of the private, public, and nonprofit sectors, including the Federal Government and State and local governments; and

Whereas the current laws of the United States encourage homeownership and should continue to do so in the future: Now, therefore, be it

Resolved, That the House of Representatives—

(1) fully supports the goals and ideals of National Homeownership Month; and

(2) recognizes the importance of homeownership in building strong communities and families.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from California (Mr. GARY G. MILLER) and the gentleman from Georgia (Mr. SCOTT) each will control 20 minutes.

The Chair recognizes the gentleman from California (Mr. GARY G. MILLER).

GENERAL LEAVE

Mr. GARY G. MILLER of California. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and insert extraneous material on this resolution.

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

There was no objection.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, today I rise to celebrate homeownership in America. As part of this homeownership initiative, President Bush is expected to designate June, 2004, as National Homeownership Awareness Month, as he has the past 2 years. To complement this designation, I have introduced House Resolution 658 to recognize National Homeownership Month and the importance of homeownership in the United States.

This resolution expresses a sense of Congress and the U.S. House of Representatives that we, one, fully support the goals and ideals of National Homeownership Month, and, two, recognize the importance of homeownership in building strong communities and families.

Now is a great time to talk about the American dream of homeownership because for the past 3 years the housing industry has been the pillar of our economy. The housing and refinance market helped keep our recently struggling economy moving until the rest of the economy was able to accelerate. National housing generates more than 22 percent of the Gross Domestic Product and accounts for nearly 40 cents of every dollar spent.

America's housing market is the envy of the world. We enjoy the lowest interest rates and the highest homeownership rate of any developed nation. In fact, the national homeownership rate in the United States has reached a record high of 68.6 percent, and for the first time, more than half of all minority families own homes.

Homeownership is the single largest creator of wealth for most Americans. It is a key to promoting long-term economic stability for citizens and nations. For these reasons it is imperative we maintain a strong housing market.

There are many components involved in helping people achieve the dream of homeownership. We need land to build on, developers to prepare the land, architectural plans and building materials, builders and contractors to construct the home, certainty on who owns what and how much it is worth, and available credit. We need to work to make sure that each component can work and that government helps rather than impedes the process.

As many of the Members know, I have been a home developer for over 30 years. I know all too well the impact of regulatory barriers at all levels and the cost of homes. When I came to Congress, I made it my top priority to highlight federal policies that have hindered the availability of housing in this country and to find ways for government to positively impact homeownership in America.

I firmly believe that Congress must help cultivate an environment where more Americans can turn the dream of homeownership into reality. I am

pleased that the President, in partnership with Congress, has made it his priority to ensure that government does something positive to foster homeownership. The administration is committed to finding ways to increase homeownership particularly among minorities and has set forth an ambitious agenda for HUD, focused on building on the progress that work and finding innovative ways to reform those in need of improvement.

To focus more attention on the need of regulatory reform, HUD launched in June, 2003, America's Affordable Communities Initiative, a department-wide effort to help communities across America identify and overcome regulatory barriers to affordable housing. I commend HUD for its commitment to work with States and local communities to reduce regulatory and institutional barriers to the development of affordable housing. I look forward to continuing to work with the administration and Congress to address our Nation's housing needs.

I urge my colleagues to support House Resolution 658, which expresses the U.S. House of Representatives' dedication to forming policies that will help ensure every American family realizes the dream of homeownership.

Mr. Speaker, I reserve the balance of my time.

Mr. SCOTT of Georgia. Mr. Speaker, I yield myself such time as I may consume.

First of all, I want to thank the gentleman from California (Mr. GARY G. MILLER) for his sterling leadership on this issue and for this piece of legislation as we recognize June as National Homeownership Month.

Today the House takes up this important housing resolution to recognize National Homeownership Month and the importance of homeownership in the United States. In addition to the gentleman from California (Mr. GARY G. MILLER), I certainly want to recognize and thank the gentleman from Ohio (Mr. OXLEY), our distinguished chairman of the Committee on Financial Services, for his leadership; the gentleman from Massachusetts (Mr. FRANK), our ranking member; the gentlewoman from California (Ms. WATERS), our ranking member on the Housing and Community Opportunity Subcommittee; and the gentleman from Ohio (Mr. NEY), our chairman on the Housing and Community Opportunity Subcommittee.

Mr. Speaker, homeownership is a dream that millions of Americans strive to achieve every year. Our national homeownership rate has risen dramatically during the past 50 years and now stands at a record 68.8 percent. This is an extraordinary accomplishment that all Americans should be very proud of.

But in the midst of this record housing boom, there are yet millions of American families, particularly low-income families and minority households, who have been left behind and unable to make this dream a reality.

So as we celebrate June as National Homeownership Month, this Congress must seize on opportunities to help more Americans reap the benefits of owning their own home.

I will just enter into the RECORD this article from the front page of my home newspaper, the Atlanta Journal Constitution, yesterday, which is headlined "Black Women Find Places of Their Own," written by Janet Frankston, an Atlanta Journal Constitution staff writer. And it starts with this story that I think is very appropriate as we start this. It says: "The day before she closed on her three-bedroom house, Thommi Odom couldn't eat. 'Even at the day of closing, I was physically sick,' said Odom, a 30-year-old information technology manager originally from Savannah. 'Just the whole process, knowing I'm ultimately responsible, was very scary.'

"Now, more than 5 years later, Odom has tripled her income and is looking for her second house, an upgrade from her 2,036 square foot home in Lithonia. And now she's not even blinking at the finances."

She is building wealth, but it started with the purchase of a home.

America's families and neighborhoods and our national economy all prosper from homeownership. Homeownership enables families to build wealth that transcends generations. Homeownership transforms neighborhoods into centers of civic engagement and community strength, and housing is a vital part of the national economy, accounting for about 14 percent of the gross domestic product. Indeed, it is housing that has played an essential role in the economy and the economic recovery over the last 2 years, creating new jobs and serving as an engine of economic growth.

And there is such great news from my home area of metro Atlanta, which I represent. And I represent 11 counties, and of those 11 counties, eight of them are among the fastest-growing counties in terms of homeownership in this Nation. The number of African American homeowners, for example, has increased by 97 percent in the 1990s; yet there is a lot of work to do with African American homeownership that is fluctuating as we speak.

For Hispanics it increased 258 percent, and for Asians it increased 241 percent. These numbers compare to an increase of 38 percent for white homeowners. From 1997 to 2002, conventional mortgage loans to African American women increased by 114 percent.

Clearly, the homeownership gap is closing, and this Congress should be proud of the work that we are doing. But there is much more work to do. We must pass the Financial Literacy Act, which I introduced, and I am working with the gentleman from Ohio (Chairman OXLEY) and the gentleman from Ohio (Mr. NEY), subcommittee Chair; and the gentleman from Massachusetts (Mr. FRANK) and the gentleman from Pennsylvania (Mr. KANJORSKI).

The House of Representatives can take an important step to expand homeownership opportunities by also passing H.R. 3755, the Zero Downpayment Act of 2004. This legislation, which I introduced with the gentleman from Ohio (Mr. TIBERI), would help thousands of families get into homes by helping them overcome one of the top obstacles of homeownership: assembling the necessary funds for a down payment.

H.R. 3755 enjoys strong bipartisan support and passed by the House Committee on Financial Services by voice vote. By swiftly passing this legislation, the House will be paying fitting tribute to National Homeownership Month by helping thousands join America's ownership roster.

[From the Atlanta Journal-Constitution, June 21, 2004]

(By Janet Frankston)

The day before she closed on her three-bedroom house, Thommi Odom couldn't eat.

"Even at the day of closing, I was physically sick," said Odom, a 30-year-old information technology manager originally from Savannah. "Just the whole process—knowing I'm ultimately responsible—was very scary."

Now, more than five years later, Odom has tripled her income and is looking for her second house, an upgrade from her 2,036-square-foot home in Lithonia. And she's not even blinking at the finances.

"Making the payments is easy," she said, sitting in her living room with a group of black girlfriends who are also homeowners. "The maintenance is difficult."

In 2003, unmarried women were nearly twice as likely to buy homes as unmarried men. Single women make up the second-largest group of homebuyers, according to a nationwide survey by the National Association of Realtors. In metro Atlanta, Odom's demographic, single African-American women represent a particularly fast-growing group.

From 1997 to 2002, conventional mortgage loans to black women increased in 114 percent in metro Atlanta, a draw for middle-class blacks from across the nation. That growth greatly outpaced mortgage loans to white men and white women, which increased in the region by 35 percent and 26 percent, respectively. Mortgage growth in the region was highest among single black men, but they bought fewer homes than single black women.

Women are buying homes as they gain access to more and better-paying jobs. They like the tax advantages and want to start building wealth. And they benefit from a societal shift that accepts their marrying later or not at all. That shift is especially prevalent among black women, 64 percent of whom reported being single in the most recent nationwide census survey.

Mr. Speaker, I reserve the balance of my time.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield 2 minutes to the gentleman from Georgia (Mr. ISAKSON).

Mr. ISAKSON. Mr. Speaker, I thank the gentleman from California for his leadership on this resolution and the gentleman from Georgia for his support.

America is a great country for a lot of reasons, but amongst the most important is the wide distribution and ownership of real estate in this coun-

try. We are a Nation of owners, not of tenants, and that sets America apart. And in the last decade, we have had dramatic change because of dramatic leadership.

I entered the real estate industry in 1968, and then it was hard to buy a home; with the exception of VA loans and FHA loans, almost impossible. But things have changed because of the leadership of this Congress, because of the leadership of this President, and because of the leadership of the financial industry in this country.

Jim Johnson, in his book of a decade ago *Showing America a New Way Home*, declared through Fannie Mae an ability and a desire to see to it that Americans who could not find homeownership could, in fact, find it. And, boy, did they ever. Through creative financing mechanisms and through targeted programs, today Americans who never dreamed of owning homes do. Through the National Association of Home Builders, easy-living homes were created; where handicapped and disabled Americans now find available, affordable, accessible housing in the competitive marketplace, which 30 years ago was not possible.

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Those who do not own their own automobile now find financial incentives and preferences in financing to locate in housing near Metro centers, bus stations and rapid transit.

In essence, through the National Association of Home Builders, the National Association of Realtors, Fannie Mae, Freddie Mac, the Learning Institutions of America, this Congress and the President of the United States, the American dream of 100 years ago is the American reality for 2 out of every 3 Americans, and in the months and years ahead, as we work forward to improve that, we will only improve the greatness of the United States of America and the distinction that separates us from the rest of the world.

Mr. SCOTT of Georgia. Mr. Speaker, I yield 4 minutes to the gentlewoman from California (Ms. LEE), who has consistently provided sterling leadership to make sure that all Americans have access to home ownership.

Ms. LEE. Mr. Speaker, first let me thank the gentleman from Georgia (Mr. SCOTT) for yielding and for his leadership in a very short time in terms of his leadership on our Financial Services Committee, specifically in the areas of housing and home ownership. So thank you for your leadership and for yielding.

Mr. Speaker, let me just say how delighted I am today to be able to speak in support of this bipartisan bill, with the hope that it will spur a movement toward more aggressive quality affordable housing for all Americans, and I want to thank my colleague, a member whom I had the pleasure to serve with in the California Legislature, the gentleman from California (Mr. MILLER), for bringing forth this bill, H.R. 658, be-

cause he certainly understands the critical need for home ownership and the affordability factor in terms of home ownership. So thank you for making sure that this is a bipartisan bill and for your leadership.

Mr. Speaker, we all understand the challenges of home ownership and the need to build more affordable housing and to market products that will help more middle- and low-income individuals and families, more people of color to acquire a home.

The FHA program is a very necessary tool to get these target communities into a home. It uses flexible down payment amounts ranging from 0 to 3 percent of the loans total, and it also helps with closing costs and considerable foreclosure and loss mitigation assistance.

Now, FHA is pioneering in the areas of not only helping people get into their homes and purchase their homes but also helping people keep their homes. This is key to home ownership in our current economy, where bankruptcy and foreclosures have become a reality for far too many people.

FHA is successful, but it, of course, is not perfect. In areas like California, currently, also areas such as Massachusetts and New York, the FHA program is crippled by the expensive housing market, and it, in fact, limits the amount of people who can participate in home ownership solely because of their geography.

FHA uses a market median to calculate their loan amounts and caps loans in high-cost areas to \$290,000. Our goal today is to provide a vehicle for Americans to achieve the American dream, which is very quickly, quite frankly, turning into a nightmare.

We all know that it is not the stock market that provides the foundation for the accumulation of wealth for ordinary working Americans. It is the equity in one's home that allows people to, for instance, start a small business or send their children to college or to travel or to do whatever they desire to be part of the American dream, and while I recognize market forces dictate the cost of housing, in no way should we let market forces run away out of control without helping those individuals and families who really do play by the rules.

When I see a dilapidated house in California, just this weekend the average cost of housing in my area, northern California, I think is \$509,000. That is for a dilapidated house, quite frankly, a small shack. That is \$509,000. So when I see houses going for that, I shudder at the numbers of families who are permanently shut out of homeownership.

When we see a bill today, such as we have before us, that increases this limit to 100 percent of the local median price, I am very excited that finally, finally we have a vehicle now that will allow not only those individuals in California and my district to begin on the path to home ownership, but people

throughout our country will see that we are for real in terms of making sure that we do something to allow them to realize the American dream.

In addition, let me just close by saying how important it is to prevent foreclosures and to build more quality affordable housing that establishes through the establishment of what we are calling the National Housing Production Program, using some of the FHA reserves.

So let me just say thank you once again to the gentleman from California (Mr. MILLER). Thank you to the gentleman from Georgia (Mr. SCOTT). I want to thank the gentleman from Massachusetts (Mr. FRANK) and the gentleman from Ohio (Chairman NEY) and the gentlewoman from California (Ms. WATERS) for making sure our subcommittee works in a bipartisan fashion on behalf of the American people.

Ms. MILLENDER-MCDONALD. Mr. Speaker, I yield myself as much time as I might consume.

Mr. Speaker, I would like to associate the comments of the gentlewoman from California (Ms. LEE) with myself. I could not agree with you more. There are things we disagree on. This is not one of them. We look at our children and our grandchildren and realize that there is a problem in this country, and we need to effectively address that problem.

Last week I have a bill that was heard in committee on FHA, basically because as she said, you cannot use FHA loans in California and New York, Massachusetts and other States, because the limits are so low, they do not meet the needs of the citizens of these States, and you could not be discriminated against based on where you happen to live.

And nobody should be confused. FHA is not a program where the government is giving anybody anything. The government makes money on FHA loans. They are good for citizens. They have been proven good for government, but we need to really aggressively attack the problems for housing in this country. We deal a lot with section 8 housing, which we all agree there is a need for, but the problem we face when we talk about section 8, we want people to own a home, and we have created such a situation in this country where people cannot afford to move out of section 8 housing because the cost of housing in the next level is so great, that there is no way people can move to that next level.

A lot of those things have occurred over the years because the government has done things that we believe felt good, and States have done things that they believed felt good at the time but they did not work in reality.

I remember 25, 30 years ago I could introduce a tentative track map in California, and in 58 days, the government had to come back and say yes or no to that subdivision application so you could build a home.

Today it goes for 2, 3, 5, 10, 12, 15 years in many cases before a builder

actually has a surety that he is going to be able to go build a home or not build a home, and everybody needs to realize when you require a property owner to hold property for 2, 3, 5, 10 years, the cost of carry on that property and the cost of the process is passed on to the homeowner.

So when we look at people who we are trying to provide affordable housing, it is almost impossible, in many cases, because of the problem government has created in and of itself.

The Endangered Species Act, when it was implemented, and nobody argues that we should not do everything we can to preserve the environment. That is necessary, but nobody ever dreamt when that concept was created that we would be preserving rats and flies and snails and stuff like that. My parents were smarter than we were. Our parents used to swat flies and poison rats. Now we set aside habitat for them; and when we do that, some private property owner is impacted by that habitat.

And the question I want to ask all of you, who wants to live next to a rat habitat? I do not know who wants to live next to a rat habitat, and the problem with that is you have a rat in your house, we all respond in the common way. We put a rat trap out there or poison out there. Well, if you trap an endangered rat, you have committed a felony. You can go to jail. I mean, how ridiculous is that? Yet, that is the law in which we have to work with in this Nation to provide housing.

There has to be some regulatory barriers that are removed, where people can get product to the market rapidly and move people into houses. The problem we have at the local level is the Federal Government takes more money, the States take more money, and local community cities are left without revenues. And the first person they look to go to is a builder in town as a cash cow. I am not trying to criticize them for it, but I am saying when you assess a fee that is not associated with a project on a project, the people who buy those homes have to pay those fees.

Nobody argues that if you are impacting traffic and intersections, you should mitigate that through fees. Nobody is arguing that. You have building and you have school fees. But oftentimes you pay all of those, and then we take it far, far beyond that.

In California, we have an unusual problem that many States do not face. There is very, very little attached homes being built, town homes and condominiums. The problem is because litigation is so prevalent. And it is not generally started by the people who own the town homes or condos, it is started by some attorney who sues, goes to the Board of Directors and says you either join in this lawsuit or you can be held personally liable, and then the associations in the lawsuit, that all adds to the cost of providing basic housing for this Nation. Condos and town homes generally are the entry

level homes you try to address first, because people need them.

We are trying to do tort reform in the medical industry. We also need tort reform in the housing industry. We need to do everything we can to protect the environment, we need to do everything we can to make sure people are legally protected from people who provide housing below standard, but we also need to be real in this country, realizing that people need homes. Kids many times cannot afford to live in the neighborhoods within which they are raised.

We need to change the laws in this country to fast track housing, and yet assure that the environmental levels will be addressed correctly.

Mr. Speaker, I reserve the balance of my time.

Mr. SCOTT of Georgia. Mr. Speaker, I yield 30 seconds to the gentlewoman from California (Ms. LEE).

Ms. LEE. Mr. Speaker, I thank the gentleman for yielding me time.

Mr. Speaker, let me just say to the gentleman from California (Mr. GARY G. MILLER), one point I want to emphasize also as to why this is so important is that in many of our communities that are diverse economically and ethnically, what we are seeing is the re-segregation of America because of income disparities. In many communities, such as mine, for instance, you have a diminishing African-American population because the cost of housing has gone up so high and the income level has not been on par with the cost of housing.

So I just want to say this bill has far-reaching implications, because, in fact, we all agree that an integrated America is also the American dream, and we want integrated communities, not communities where one cannot afford to reflect the ethnic diversity of our great country.

Mr. SCOTT of Georgia. Mr. Speaker, I yield 4 minutes to the gentleman from Illinois (Mr. DAVIS), who is a strong voice for working people, to make sure all people have access to housing, and especially those in the lower income and housing projects, of which he represents 80 percent.

Mr. DAVIS of Illinois. Mr. Speaker, I want to thank the gentleman from Georgia (Mr. SCOTT) for yielding me time. I also want to commend the subcommittee of the Committee on Financial Services that is dealing effectively in many ways with the creation and development of instruments that lend themselves to increasing homeownership. So I come to support this resolution.

We have heard how home ownership is a part of the American dream. I think it is commendable that we can boast of 68 percent homeownership in America. But, at the same time, I am reminded of disparities that exist.

For example, in my Congressional district only 38 percent of the people own their homes. Only 28 percent of the African Americans in my Congressional district own their homes. Yet I

commend Fannie Mae, Freddie Mac, local mortgage companies, banks, the City of Chicago, for programs that have been established and are working well.

I also commend the Congressional Black Caucus, who recognized that with ownership comes wealth, and has created a national program called WOW, With Ownership Wealth, pointing out to people that you can spend 50 years paying rent, and at the end of 50 years all that you really have to show is a drawer full or a desk full of rent receipts; that you have no ownership, no equity value, nothing that you can pass on to those coming after you.

So we still need additional instruments, because, for many Americans, the dream is still a horrible nightmare, because they feel that there is no way they can purchase a home. They think that you have got to have too much down payment. They think that their credit does not meet the standards or the requirements.

So as we commend ourselves, we also need to continue to look for instruments that can help make the American dream for more of our citizens a reality, so that they too can have that dream of living in the house by the side of the road, watching men and women go by.

So I commend the subcommittee for its progress, I support this resolution, and urge that we continue to find those ways that can include and bring more people into the system.

Mr. SCOTT of Georgia. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, as has been pointed out in this afternoon's discussion on this very, very important piece of legislation, to own a home is the foundation for wealth building in our country. We are making great progress, but there is yet much more that we have to do, especially when it comes to the minorities, African Americans, and Hispanics, particularly.

But I am so proud to be a part of the Committee on Financial Services and on the Subcommittee on Housing and Community Opportunity, for we are making great progress, and not only making sure that we address the issue of homeownership, but, in addition to that, making sure that we put policies and programs in place that will make sure they maintain those homes and to build on that progress.

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A measure that we have in our committee, the Financial Literacy Act, is to make sure that people are not taken advantage of when they do own a home. Very important. A key point of that bill is to set up a toll-free number so that individual homeowners will have access to get information and know where to call to get information before they sign on the dotted line. And it is so important that at the other end of that phone line that there be a human being, not a recorded voice,

but a human being answering and responding to that measure. We are very proud of that bill.

Our housing counseling bill under the gentleman from Ohio (Mr. NEY); our zero down payment which eliminates the down payment for those FAA-guaranteed mortgages; and again, an issue that was pointed out by my distinguished friend, the gentleman from California, as well as my ranking member, the gentleman from Massachusetts (Mr. FRANK), and that is we must expand FHA loan limits to include high-cost areas like California and Massachusetts; and we are working on that.

Mr. Speaker, free credit reports, and some financial education creative matters that we are working on that I want to mention very briefly as I close. We have got to get down to the nitty-gritty with our young people and start financial literacy programs in the early grades; and I am proud to work with my distinguished colleague, the gentlewoman from Illinois (Mrs. BIGGERT), in putting forward a piece of legislation that will require financial literacy, age-appropriate, K through 12; and we will get that funded by using the Global Fund of Securities and Exchange Commission. And the gentleman from California (Mr. DREIER) is working to make sure that we set aside monies in the Treasury Department to make people aware of financial literacy programs.

Mr. Speaker, this Congress is doing a wonderful job, and I am so delighted that we are here with this legislation, H.R. 658, to recognize Homeownership Month as the month of June.

Mr. Speaker, I yield back the balance of my time.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield myself such time as I may consume to close.

Mr. Speaker, I would like to commend all of my colleagues on the Committee on Financial Services, on the Democrat side and Republican side, especially the gentleman from Ohio (Chairman OXLEY) and the gentleman from Ohio (Chairman NEY), who have had a real interest in housing, and the gentleman from Massachusetts (Mr. FRANK), who is a good friend of mine. We have probably done more legislation on housing than any two Members that I know of. But he and I are like-minded on the needs of housing for our future.

This is not a Republican, issue nor is it a Democratic issue. It is an issue for our future, for our children, for our grandchildren. Do we want to continue the situation with the shortage of housing in this country, or do we want to change that? In many cases, it is the government's responsibility to look at what we have done, and sometimes we need to step back and change some of that. FHA reform, I applaud my colleague for emphasizing that, again. We are ready for markup on that. It is about time FHA kept pace with the market. It is a good program that works. The gentleman from Massachu-

setts (Mr. FRANK) and I have introduced legislation to resolve this problem and, hopefully, before this year is over, can have a bill signed into law that will work.

But I would also like to commend the builders in this country, the Realtors, the subcontractors, mortgage brokers, the mortgage bankers, the financial markets, the title companies, the escrow industry, all of those people who work hand in hand, putting together a large puzzle to provide housing in this Nation. They do a wonderful job, they work very hard, and we need to do what we can to assist them.

Mr. Speaker, I urge all of my colleagues to support House Resolution 658. It is a bipartisan bill. It is a good bill. Let us start to continue to look and focus on the housing needs of our country.

Mr. NEY. Mr. Speaker, I rise today in support in H. Res. 658, which recognizes National Homeownership Month and the importance of homeownership in the United States. Offered by my colleague and friend from California, Mr. GARY MILLER, this resolution is a testament to the benefits of a strong and robust housing market in this country.

A home is more than just the symbol of the American Dream; it is the backbone of the American way of life.

Over the past three years, the housing market has driven the national economy, as Americans bought and refinanced homes in record numbers. Many regions were spared the worst of the recent recession due to the strength of some local housing markets.

Today, the housing sector directly accounts for about 14 percent of the country's total Gross Domestic Product. Building a home involves multiple segments of our economy, including builders, bankers, mortgage lenders, realtors, and numerous others. For every 1,000 single-family homes built, we see 2,500 jobs created, \$75 million in wages earned, and \$37 million in tax revenues generated.

June is National Homeownership Month and so many of our partners celebrate this because in America, every citizen—regardless of race, creed, color, or place of birth—has the opportunity to own a home of their own. And, new homeowners can create wealth for their families for generations to come, while also helping transform neighborhoods and communities.

Right now 68 percent of all families own homes.

However, the homeownership rate for minorities is around 50 percent. This must improve.

Lagging minority homeownership rates are a serious concern. Minority households are expected to account for two-thirds of household growth over the coming decade.

Improving the ability of such households to make the transition to homeownership will be an important test of the nation's capacity to create economic opportunity for minorities and immigrants and to build strong, stable communities.

Last year, the Housing Subcommittee assisted in the successful enactment of 11 housing related bills. Through bipartisan cooperation with Congresswoman KATHERINE HARRIS and Cong. ARTUR DAVIS, Congress and the Administration were able to enact legislation

that today is making existing housing programs work better.

Of those enacted last year, the American Dream Downpayment Act and the proposal to raise the FHA multifamily loan limits are helping thousands of individuals and families realize the dream of homeownership. I am especially proud of the American Dream Downpayment Act, which will provide \$200 million in grants to help homebuyers with the downpayment and closing costs.

Sponsored by Ms. HARRIS and Mr. DAVIS, this bill will assist 40,000 families annually achieve the dream of homeownership and will make available subsidy assistance averaging \$5,000, to help low-income, first-time home buying families.

In an effort to continue the goal the increase minority homeownership, on June 3rd of this year the House Financial Services Committee approved HR 3755, the FHA Zero Down Payment Act. This bill, introduced by Congressmen TIBERI and SCOTT, would provide a program to eliminate the downpayment requirement for certain families and individuals who buy homes with FHA-insured mortgages.

During the enactment of the American Dream Downpayment Act last year, we learned that the biggest obstacle to homeownership for most families is the inability to save enough cash to meet down payment and closing costs. HR 3755 is a good bill that represents another important step forward in helping all Americans achieve the dream of homeownership.

In closing, let me say that the federal government, consumers, and the housing industry are linked by our mutual goal of creating housing opportunities for more Americans.

We have much to achieve together for the American people, and our best hope of being successful is to work in close concert with each other—guided by the same high standards and principles and motivated by the same goals.

In that way, we will continue to open up our communities to new opportunities for growth and prosperity.

Mr. EMANUEL. Mr. Speaker, I rise in strong support of H. Res. 658, which recognizes National Homeownership Month. Owning a home is a central part of the American dream, and I am pleased that this dream is within reach of more families than ever before. Home ownership is now at a record high in the United States, with 68.6 percent of all American families and over half of all minority families owning their own home.

Buying a home is the largest personal investment many families will ever make. Homeownership provides economic security for American families by helping them build wealth over time. Expanding home ownership also helps strengthen communities, as owners feel a greater stake in their local schools, civic organizations, and churches.

We have a lot to be proud of in the expansion of home ownership throughout our communities, but there is still work to be done. We must recognize and strengthen the working partnerships between the public, private and non-profit sectors in promoting home ownership, and we must provide greater support to FHA and related programs which help provide the means for lower income families to buy their first homes.

Mr. Speaker, owning a home is becoming a reality for more American families, and we

must use National Homeownership Month to continue working towards providing this piece of the American dream to all Americans. I thank the gentleman from California for introducing this important resolution and I urge my colleagues to support it.

Mr. GARY G. MILLER of California. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore (Mr. SIMPSON). The question is on the motion offered by the gentleman from California (Mr. GARY G. MILLER) that the House suspend the rules and agree to the resolution, H. Res. 658.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds of those present have voted in the affirmative.

Mr. SCOTT of Georgia. 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 and the Chair's prior announcement, further proceedings on this motion will be postponed.

COMMUNICATION FROM DEPUTY DISTRICT DIRECTOR OF HON. DALE E. KILDEE, MEMBER OF CONGRESS

The SPEAKER pro tempore laid before the House the following communication from Barbara Donnelly, Deputy District Director of the Honorable DALE E. KILDEE, Member of Congress:

DALE E. KILDEE,
HOUSE OF REPRESENTATIVES,
5th District, MI, June 21, 2004.

Hon. J. DENNIS HASTERT,
Speaker, U.S. House of Representatives, Washington, DC.

DEAR MR. SPEAKER: This is to notify you formally, pursuant to Rule VIII of the Rules of the House of Representatives, that I have been served with a civil subpoena for documents issued by the United States District Court for the Eastern District of Michigan.

After consultation with the Office of General Counsel, I have determined that compliance with the subpoena is consistent with the precedents and privileges of the House.

Sincerely,

BARBARA DONNELLY,
Deputy District Director.

PROVIDING FOR CONSIDERATION OF H.R. 4613, DEPARTMENT OF DEFENSE APPROPRIATIONS ACT, 2005

Mrs. MYRICK. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 683 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 683

Resolved, That at any time after the adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 4613) making appropriations for the Department of Defense for the fiscal year ending September 30, 2005, and for other purposes. The first read-

ing 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 chairman and ranking minority member of the Committee on Appropriations. After general debate the bill shall be considered for amendment under the five-minute rule. The amendment printed in the report of the Committee on Rules accompanying this resolution shall be considered as adopted in the House and in the Committee of the Whole. Points of order against provisions in the bill, as amended, for failure to comply with clause 2 of rule XXI are waived. During consideration of the bill for further amendment, the Chairman of the Committee of the Whole may accord priority in recognition on the basis of whether the Member offering an amendment has caused it to be printed in the portion of the Congressional Record designated for that purpose in clause 8 of rule XVIII. Amendments so printed shall be considered as read. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill, as amended, to the House with such further amendments as may have been adopted. 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.

SEC. 2. Upon the adoption of this resolution it shall be in order, any rule of the House to the contrary notwithstanding, to consider concurrent resolutions providing for adjournment of the House and Senate during the month of July.

The SPEAKER pro tempore. The gentlewoman from North Carolina (Mrs. MYRICK) is recognized for 1 hour.

Mrs. MYRICK. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Texas (Mr. FROST), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

Mr. Speaker, yesterday, the Committee on Rules met and granted an open rule for H.R. 4613, the Fiscal Year 2005 Department of Defense Appropriations Act. The rule provides for 1 hour of general debate, equally divided between the chairman and ranking minority member of the Committee on Appropriations. The rule also ensures that the United States Government shall take all steps necessary to guarantee the full faith and credit of the government.

Mr. Speaker, this is a fair and open rule for a very important bill. It cannot get any better than that. The rule allows any Member to offer any amendment to the bill as long as their amendment complies within the normal Rules of the House.

H.R. 4613 comes at a particularly crucial time for our Nation's Armed Forces. The Iraqi conflict and our continuing war on terrorism have brought a renewed and proper focus on national defense. In our global campaign against global terror, our military must have every resource, every tool, every weapon, and every advantage that they need for the missions to come.

This legislation addresses the needs of a Nation at war on multiple fronts.