

The comprehensive nature of these prohibitions will leave our fishermen with little or no alternative for their economic livelihood. These prohibitions, compounded by a reduction in tourism throughout south Florida, and that includes the Florida Keys, will force generations of Florida fishermen to walk away from their boats in search of other types of employment. This is unacceptable.

That is why I have called on Secretary of Commerce Gary Locke to reconsider these ill-timed proposals. Additionally, I have asked Secretary Locke to refrain from implementing any emergency rules which impose short-term restrictions on Florida's fisheries. These emergency rulings completely circumvent the public comment process, which is an essential element to any fishery management plan. Sound science is also a critical component to sound management.

My congressional colleagues and I have called on the House Natural Resources Committee to conduct a hearing on the legislation introduced by Congressman JOHN MICA and Congressman HENRY BROWN which would require the Department of Commerce to conduct a non-biased, science-based study on the health of the red snapper population in the South Atlantic.

My colleagues from Florida understand that scientific data collection processes need to be improved, and economic impacts must be taken into account when considering a fishery closure. I have also asked the Department of Commerce to provide economic assistance to those fishermen and businesses that cannot survive the restrictions that are being implemented.

For Keys recreational angler Andy Griffith, the upcoming 4-month grouper closure has resulted in a 90 percent loss of business for the 2010 fishing season. His season for 2010 will only be 2 months long. For the rest of the year his boats will sit by the dock racking up insurance costs. Fishermen like Andy need economic relief. They need our help.

The Magnuson-Stevens Fishery Conservation and Management Act, last amended by Congress in the year 2007, directs how the Federal Government will manage saltwater fisheries. But the lack of flexibility provided to local managers in this law is of serious concern to many of us. That is why I support legislation which would amend the Magnuson-Stevens Act to provide flexibility to State regulators and regional fishery management councils in their work to rebuild healthy fisheries.

Mr. Speaker, the livelihood of Florida's fishing industry demands that we act.

HOUSING CRISIS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Ohio (Ms. KAPTUR) is recognized for 5 minutes.

Ms. KAPTUR. Mr. Speaker, unemployment and foreclosures are on the

rise. In my hometown of Toledo, Ohio, unemployment is officially at 11.1 percent, but that is just those who are looking for jobs. The real number is much higher as so many people have dropped out or are working part time and they really want full-time jobs. Many, many more people are discouraged and are no longer trying to find jobs. Kids are moving in with their parents. These are people, many of whom are losing their homes. The housing crisis continues.

Before the financial crisis unfolded, our housing crisis was unfolding. In fact, it triggered the financial crisis. Congress acted, passing the Housing and Economic Recovery Act of 2008 at the end of July last year. I didn't vote for it because I knew it would not work. And you know what, it hasn't worked.

The HOPE for Homeowners program has failed so miserably that HUD had to change the program, and Congress since has had to pass fixes to try to get more participation into it. It hasn't worked. As of mid-July this year, the program that the Congressional Budget Office estimated would help up to 400,000 people rework their mortgages has closed 50. Fifty mortgages. That's five-zero, from a program that was supposed to help 400,000 people. Fifty homeowners have been helped?

The administration announced the Making Homes Affordable Program in February, released rules and regulations in March, and they told us that the program would help 3 million to 4 million homeowners. As of September 30, Treasury reported that 758,000 modification offers, listen to the words, my friends, had been extended with 487,000 trial modifications begun. Hmm. I will be interested to hear when the first modification moved from a trial to a real modification that actually kept somebody, a real person or family, in their homes.

There is no peace for the family while they are in this trial period. They still have to have a backup plan in case something falls through. They are still stressed beyond what you and I can imagine.

The servicers get to sit back and wait, keep making their money. Either way, they make plenty, either from the homeowner or from the government. They have got it at both ends. This program probably won't even help a handful of homeowners.

So we have just 487,000 homeowners with these trial modifications out of the millions of people who are losing their homes. Now that's not 4 million people, like the program said it would take care of. And again, it is just trial modifications. Trial, not real. They get 3 months to show they can handle the modification payments. What happens if they lose their job? If they have already lost their job, unemployment income does not count as income for modification. Can you believe that? We can still tax it, but it does not count to banksters and servicers when they are

looking to rack up fees, kick people out, sell the homes for a fraction of what they are worth and maybe pull a profit; and if not, they move that property and destroy the stability of the family that once resided in the home.

I still hear that servicers and banks are hard to work with on modifications. Boy, is that an understatement.

I heard that the Making Homes Affordable Program isn't working. Well, it isn't. The solutions are not working because the system does not work. The housing crisis will continue as long as the job situation is so poor. It takes employment to make house payments. It takes workouts to keep people in their homes, even with lease-to-own programs over a 40-year mortgage.

That is why I am joining my colleague, BOBBY RUSH, in forming the Jobs Now Caucus. Please join us in taking a stand for putting our communities, our families, our Nation back to work and keeping them in their homes. This new caucus will advocate for policy initiatives that stimulate and maintain a strong economy that is based on sustainable development that will lead to one common goal across the political spectrum: Creating jobs again in America.

The American people want to work. Employment brings stability, and the ability to stay in your home or buy a home and build your community makes this Nation truly strong. Please join Congressman BOBBY RUSH, myself, and Congresswoman CANDICE MILLER in our bipartisan Jobs Now Caucus.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida (Mr. GRAYSON) is recognized for 5 minutes.

(Mr. GRAYSON addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

ABOLITION OF THE ESTATE TAX

(Mr. GRIFFITH asked and was given permission to address the House for 1 minute.)

Mr. GRIFFITH. Mr. Speaker, I rise today to ask Congress and the administration to permanently eliminate a punitive tax that has plagued family farms and businesses for over 100 years. The estate tax only serves as a double taxation to those who have worked tirelessly to build their estates for themselves and their family. These entrepreneurs are not only working for themselves; they are working for their children and their grandchildren, and future generations of Americans.

Building a small business from the ground up is the very fabric of the