

Mr. RENZI. 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.

HOMEOWNERSHIP OPPORTUNITIES FOR NATIVE AMERICANS ACT OF 2004

Mr. RENZI. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4471) to clarify the loan guarantee authority under title VI of the Native American Housing Assistance and Self-Determination Act of 1996.

The Clerk read as follows:

H.R. 4471

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 "Homeownership Opportunities for Native Americans Act of 2004".

SEC. 2. FEDERAL GUARANTEES FOR FINANCING FOR TRIBAL HOUSING ACTIVITIES.

Section 601 of the Native American Housing Assistance and Self-Determination Act of 1996 (25 U.S.C. 4191) is amended by adding at the end the following new subsection:

"(d) LIMITATION ON PERCENTAGE.—A guarantee made under this title shall guarantee repayment of 95 percent of the unpaid principal and interest due on the notes or other obligations guaranteed."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Arizona (Mr. RENZI) and the gentleman from Massachusetts (Mr. CAPUANO) each will control 20 minutes.

The Chair recognizes the gentleman from Arizona. (Mr. RENZI).

GENERAL LEAVE

Mr. RENZI. 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 any extraneous material thereon.

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

There was no objection.

Mr. RENZI. Mr. Speaker, I yield myself 5 minutes.

Mr. Speaker, I am thankful to have on the House floor today H.R. 4471, the Homeownership Opportunities For Native Americans Act, which I introduced earlier this week with my colleague, the gentleman from Utah. (Mr. MATHESON).

This bill simply returns the guarantee level for the title VI program to 95 percent. HUD had been administering guarantees at this level until OMB, for technical statutory reasons, reduced it to 80 percent.

The lower guaranteed level would mean less participation in this program. Private investors are slowly becoming more comfortable investing in Indian country, and it is critical that this relationship remain in a fostered environment. To this point, asking in-

vestors to accept a 20 percent risk rather than the 5 percent that they had before will do nothing but impede the much-needed development in these areas.

This past May, the Subcommittee on Housing of the Committee on Financial Services held a hearing on the Navajo Reservation in Tuba City, Arizona. We saw children with asthma living in houses with dirt floors and collapsing ceilings. Decreasing the guarantee rate essentially decreases the chance that these children will be able to move from homes in deplorable conditions into safe and healthy homes.

The title VI loan guarantee assists federally recognized tribes and tribally designated housing entities who want to finance eligible, affordable housing activities, but are unable to secure financing without the assistance of Federal guarantees.

This program is very well collateralized, as tribes must pledge current and future housing block grant guarantee appropriations for the repayment of these guaranteed funds. This program has administered \$77 million in guarantees and has not experienced even one single default.

I thank the gentleman from Ohio (Chairman NEY); the gentlewoman from California (Ms. WATERS), the ranking member; and the gentleman from Utah (Mr. MATHESON) for their enthusiasm on this issue and the support behind this bill.

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

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

Mr. Speaker, today, the House takes up important housing legislation to help Native American communities across America achieve homeownership.

The bill we are taking up today is a direct result of a recent hearing held by the Subcommittee on Housing of the Committee on Financial Services, of which I am a member, in the Navajo Nation. With the leadership of the subcommittee chairman, the gentleman from Ohio (Mr. NEY), and the gentlewoman from California (Ms. WATERS), the ranking member, the subcommittee learned of the significant housing challenges facing our Native American communities. Members who attended the hearing in the Navajo Nation came back to report enormous challenges in housing conditions that resemble those of some Third World nations. This bill is the first legislative result of that important field hearing.

The legislation was introduced by the gentleman from Arizona (Mr. RENZI) and the gentleman from Utah (Mr. MATHESON), both of whom represent the Navajo Nation. I commend the leadership of both my colleagues on this legislation.

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Unfortunately, the gentleman from Utah (Mr. MATHESON) was unable to be here today at this time. And I am

pleased to be here representing him in his absence on behalf of this important legislation that will, as I stated, help Native Americans achieve home ownership. The gentleman from Utah (Mr. MATHESON) has exercised great leadership, not only in housing issues for Native Americans, but for giving his Navajo Nation constituents a strong voice in Congress.

This bill sets the loan guarantee level at 95 percent for a vital Native American housing program at HUD. This is the level that has been used since its implementation. However, the law is currently silent regarding the loan guarantee level and HUD would be forced by administrative rule to lower that level to 80 percent, unless Congress sets the level at 95 percent, which this bill will accomplish for the purposes that ensure that the very important housing program will continue to be used to help our Native American friends.

Again, I would like to thank the gentleman from Ohio (Mr. NEY) and the ranking member, the gentlewoman from California (Ms. WATERS) for their leadership in convening the field hearing in the Navajo Nation that led to this important legislation. I commend the leadership of the gentleman from Arizona (Mr. RENZI) on this bill and his efforts on behalf of the Navaho people. I also would like to express appreciation to my esteemed colleague, the gentleman from Utah (Mr. MATHESON), for being a leader on this bill and for being a strong leader and advocate in Congress for all Native American items.

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

Mr. RENZI. Mr. Speaker, I yield 5 minutes to the gentleman from Wisconsin (Mr. GREEN).

Mr. GREEN of Wisconsin. Mr. Speaker, I rise today in support of my colleague, Mr. RENZI's bill, the Homeownership Opportunities for Native Americans Act. I would like to begin by commending the gentleman from Arizona (Mr. RENZI) for the important work he is doing in the area of Native American housing. He is shining a light on the vital need for safe and affordable housing on Indian reservations all across this country, a need that runs deep, a need which our government has all too often failed to address.

I was unable to attend the Housing Subcommittee hearing earlier this year that has been referenced in the district of the gentleman from Arizona (Mr. RENZI), but I have several reservations in my district and my own State, and I know firsthand just how critical the need for housing is.

H.R. 4471 amends the Native American Housing Assistance and Self-Determination Act of 1996 to provide statutory authority for the Title VI program to continue to operate at a 95 percent loan guarantee level. While the program has been operating at this level for some time, a recent decision by OMB to reduce the loan guarantee

to 80 percent has put this program into jeopardy.

Mr. Speaker, the Title VI guarantee program has issued over 77 million dollars in loan guarantees. It has never experienced a default. The Federal Government should not be in the business of making it harder for Indian tribes to access assistance in affordable housing. We must reach out to local tribal organizations and leaders and do more to help them meet their many pressing housing challenges.

I urge my colleagues to support this legislation in order to ensure continued affordable housing opportunities for Native Americans all across this country. It is an excellent piece of legislation.

Mr. BACA. Mr. Speaker, I rise in support of H.R. 4471, the Homeownership Opportunities for Native Americans Act.

Under Title VI of the Native American Housing Assistance and Self-Determination Act, HUD guarantees tribal obligations to help finance affordable housing activities. The Title VI loan assists Indian Housing Block Grant borrowers who wish to finance eligible affordable housing activities, but are unable to secure financing without the assistance of a Federal guarantee.

Native Americans deserve decent housing, a suitable living environment, and economic opportunities. Title VI helps make this happen.

During the previous administration, Title VI guaranteed up to 95 percent of a loan. In fact, several loans are currently pending based on the 95 percent loan guarantee level.

Unfortunately, the Office of Management and Budget is now saying that loan guarantees cannot be greater than 80 percent of a loan.

This bill would allow Title VI to continue to guarantee loans up to 95 percent.

I want to thank Congressman RENZI and Congressman MATHESON, the authors of this bill. They understand that all Americans are entitled to the American dream.

For too long our Native American brothers and sisters have been treated like second-class citizens. This bill is a strong step towards putting Native Americans on a fair playing field.

Mr. RENZI. Mr. Speaker, I have no other speakers at this time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. TERRY). The question is on the motion offered by the gentleman from Arizona (Mr. RENZI) that the House suspend the rules and pass the bill, H.R. 4471.

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.

HELPING HANDS FOR HOMEOWNERSHIP ACT OF 2004

Mr. GREEN of Wisconsin. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4363) to facilitate self-help housing homeownership opportunities, as amended.

The Clerk read as follows:

H.R. 4363

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 "Helping Hands for Homeownership Act of 2004".

SEC. 2. ASSISTANCE FOR SELF-HELP HOUSING PROVIDERS.

Paragraph (1) of section 11(b) of the Housing Opportunity Program Extension Act of 1996 (42 U.S.C. 12805 note) is amended by striking "dwelling" and inserting "dwellings".

SEC. 3. DESIGNATION OF DOUG BEREUTER SECTION 502 SINGLE FAMILY HOUSING LOAN GUARANTEE PROGRAM.

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

(1) the Cranston-Gonzalez National Affordable Housing Act, enacted November 28, 1990, established the section 502 single family housing loan guarantee program of the Rural Housing Service of the United States Department of Agriculture;

(2) Congressman Doug Bereuter of Nebraska was the legislative author of the single family housing loan guarantee program;

(3) 316,625 single family loans have been guaranteed under the program since its implementation in 1991;

(4) the program facilitates home ownership for low- to moderate-income borrowers in rural areas and nonmetropolitan communities who are unable to obtain conventional home mortgage financing; and

(5) in 2003, the average income of a borrower with a loan guaranteed under the section 502 guarantee program was \$34,124.

(b) DESIGNATION.—Subsection (h) of section 502 of the Housing Act of 1949 (42 U.S.C. 1472(h)) is amended—

(1) by redesignating paragraphs (1) through (13) as paragraphs (2) through (14), respectively;

(2) by inserting before paragraph (2) (as so redesignated) the following new paragraph:

"(1) SHORT TITLE.—This subsection may be cited as the 'Doug Bereuter Section 502 Single Family Housing Loan Guarantee Act'"; and

(3) by striking the subsection designation and heading and inserting the following:

"(h) DOUG BEREUTER SECTION 502 SINGLE FAMILY HOUSING LOAN GUARANTEE PROGRAM.—"

(c) CONFORMING AMENDMENTS.—Subsection (h) of section 502 of the Housing Act of 1949 (42 U.S.C. 1472(h)), as amended by section 2 of this Act, is further amended—

(1) in paragraph (5)(A), by striking "paragraph (12)(A)" and inserting "paragraph (13)"; and

(2) in paragraph (14)—

(A) in subparagraph (A), by striking "GENERAL" and inserting "GENERAL"; and

(B) in subparagraph (E)—

(i) by striking "paragraph (1) and paragraphs (2), (5), (6)(A), (7), and (9)" and inserting "paragraph (2) and paragraphs (3), (6), (7)(A), (8), and (10)"; and

(ii) by striking "paragraphs (1) through (12)" and inserting "paragraphs (2) through (13)".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Wisconsin (Mr. GREEN) and the gentleman from Massachusetts (Mr. CAPUANO) each will control 20 minutes.

The Chair recognizes the gentleman from Wisconsin (Mr. GREEN).

GENERAL LEAVE

Mr. GREEN of Wisconsin. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days

within which to revise and extend their remarks and include extraneous material on this legislation.

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

There was no objection.

Mr. GREEN of Wisconsin. Mr. Speaker, I yield myself 5 minutes.

Mr. Speaker, I rise today in support of H.R. 4363, the Helping Hands for Homeownership Act of 2004. I would like to begin by thanking the financial services chairman, the gentleman from Ohio (Mr. OXLEY), the ranking member, the gentleman from Massachusetts (Mr. FRANK), and the housing subcommittee chairman, the gentleman from Ohio (Mr. NEY) for expeditiously considering this bill and, of course, my co-author, the gentleman from Tennessee (Mr. FORD).

Mr. Speaker, it is very fitting that we are taking this measure up this week for three reasons. First, of course, June is Homeownership Month. A lot of things have changed in American culture over the years, but one thing has not, homeownership remains the cornerstone of the American dream. The chance to own, the chance to enhance and improve your own home to suit your needs and reflect your own values and personality is very much at the heart of the American ideal. But it is more than that. Homeownership can be the foundation of vibrant neighborhoods and communities. People take better care of their neighborhood when they have a direct stake, financially and otherwise in that neighborhood's future.

I think one of the greatest responsibilities we have in Congress is to make it possible for more Americans from all backgrounds and all walks of life to grasp on to the dream of home ownership. In other words, we must work to make that dream come true, very true, and not just for the most affluent among us.

The second reason it is so appropriate for us to take up and pass this measure today is that it re-enforces the role and the need for non profit and private organizations to help meet this challenge. Last year, the most famous of these organizations, Habitat For Humanity, dedicated its fifty-thousandth and fifty-thousand and first homes in the United States. In its 27-plus years of work, work that began in very modest, very humble ways, Habitat has provided affordable housing for some 750,000 people worldwide.

In the U.S. alone, Habitat has more than 1,670 affiliates covering approximately 80 percent of our population. One of the top producing affiliates is in my home State of Wisconsin. The Milwaukee area Habitat For Humanity built 21 new homes in 2002 alone. That means 21 Milwaukee families realized the American dream. And many Milwaukee neighborhoods gained new stakeholders in the push for a brighter future.

Habitat is the model for faith-based initiatives that Congress does and