

The Longhorns' win caps off another impressive season of University of Texas baseball. The team had a combined 51–16 record in the regular season and the playoffs, setting up another opportunity to compete for the national championship.

Under the guidance of Coach Augie Garrido, the Longhorns went undefeated in their five games of the series, pulling off a 6–2 victory over the Florida Gators in the final match-up on Sunday.

Credit for this outstanding victory is due to the entire Longhorns' baseball team, coaching staff, and the athletic department at the University of Texas.

Special recognition for the win is also owed to the most outstanding player of the series, third baseman David Maroul. His six hits and six runs were a major factor in the Longhorns' championship win.

Mr. Speaker, congratulations go to Coach Garrido and all the Longhorn players on their great victory.

GUANTANAMO PROTECTS AMERICAN FAMILIES

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, on Saturday, I was grateful to join a 16 member delegation led by the gentleman from California (Mr. HUNTER), the Committee on Armed Services chairman, to view the detention facilities at Guantanamo Bay, Cuba.

In the extensive briefings by Brigadier General Jay Hood with representatives of JAG, Naval medicine, the FBI, and interrogators, I am convinced we have patriotic professionals conducting a humane mission to protect American families in the war on terrorism. The detainees' meal was as good as any I had in my 31 years of Army Guard service, and I can see why the prisoners this year gained 5 pounds over last year.

I urge all of my colleagues to visit the base to learn firsthand of the hardcore killers who are detained as interrogation proceeds to secure intelligence on terrorist cells. Not a single life has been lost at Guantanamo, but thousands of lives have been saved in the Middle East, Europe and America because of information which enables terrorists to be arrested before they murder at random.

In conclusion, God bless our troops and we will never forget September 11.

GITMO

(Mrs. BLACKBURN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Mrs. BLACKBURN. Mr. Speaker, I too just returned from a bipartisan delegation to Guantanamo Bay, Cuba in order to review the procedures that are

used in handling and questioning the enemy combatants we have detained there.

After hearing months of criticism from the left and hearing our military men and women compared to Nazis and Guantanamo described as a gulag, I was glad for the opportunity to see the facility myself.

Do my colleagues know what I found? I found Guantanamo to be a well-run, secure facility that is essential in our fight in protecting America from terrorism.

For weeks and months, we have been told that the place was violating virtually every standard of decency in the free world. Well, these detainees do get 3 meals a day. They are allowed to worship. They are receiving health care.

I hope that the Democrats who know that to be true, who were with us, who viewed all the work at Guantanamo, will take a stand and tell the truth about Guantanamo and the wonderful men and women in our military who are serving there, working to keep America safe.

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 on which the vote is objected to under clause 6 of rule XX.

Record votes on postponed questions will be taken after 6:30 p.m. today.

RECOGNIZING NATIONAL HOME- OWNERSHIP MONTH AND THE IM- PORTANCE OF HOMEOWNERSHIP IN THE UNITED STATES

Mr. NEY. Mr. Speaker, I move to suspend the rules and agree to the resolution (H. Res. 312) recognizing National Homeownership Month and the importance of homeownership in the United States.

The Clerk read as follows:

H. RES. 312

Whereas the President of the United States has issued a proclamation designating the month of June 2005 as National Homeownership Month;

Whereas the national homeownership rate in the United States has reached a record high of 69.1 percent and 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 non-

profit sectors, including the Federal Government and State and local governments; and

Whereas the current laws of the United States, such as the American Dream Down-payment Act, 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 Ohio (Mr. NEY) and the gentleman from Massachusetts (Mr. FRANK) each will control 20 minutes.

The Chair recognizes the gentleman from Ohio (Mr. NEY).

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

Mr. Speaker, I rise today in support of H. Res. 312 which recognizes National Homeownership Month and the importance of homeownership in the United States. It is offered by the gentleman from California (Mr. GARY G. MILLER), my colleague and friend, who could not be here this moment to carry it. He has done a lot of great work on it.

It has very good sponsors, also the gentleman from Ohio (Chairman OXLEY); the gentleman from Massachusetts (Mr. FRANK), our ranking member; of course myself and the gentleman from California (Ms. WATERS); the gentlewoman from Florida (Ms. HARRIS) and other supporters. 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 our American way of life.

Over the past 3 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 other people that are involved in this whole process.

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 and should have the opportunity to own a home of their own.

Homeownership creates community stakeholders who tend to be active in charities, churches, and neighborhood activities. Homeownership inspires civic responsibility, and homeowners are more likely to vote and get involved with local issues. Families owning a home offer children a stable living environment, and in many cases it influences their personal development

in many positive, measurable ways, at home and also at school.

Homeownership's potential to create wealth is impressive, too. For the vast majority of families, the purchase of a home represents the path to prosperity. A home is the largest purchase most Americans will ever make in their lifetime. It is a tangible asset that builds equity, good credit, borrowing power and overall wealth.

Today, nearly 70 percent of American families own their own homes. And minority homeownership rates, although they have reached an all-time high of almost 50 percent, that is not good. We have to work on that and give it special effort to get those homeownership rates higher.

□ 1415

While many gains have been made, lagging minority homeownership rates are a serious concern to this House. 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 Congress, the Subcommittee on Housing and Community Opportunity, I am pleased to report, assisted in the successful enactment of 17 housing-related bills. Through bipartisan cooperation with our ranking member, the gentlewoman from California (Ms. WATERS); the gentleman from Ohio (Mr. OXLEY); and the gentleman from Massachusetts (Mr. FRANK), who worked on a good piece of legislation, we were able to enact these pieces of legislation today to make existing housing programs work better.

Our work continues, however, in the 109th Congress. The Subcommittee on Housing and Community Opportunity will hold a hearing this Thursday on the recently introduced Zero Downpayment Pilot Program Act of 2005. This was introduced by the gentleman from Ohio (Mr. TIBERI) and the gentleman from Georgia (Mr. SCOTT). This legislation, which was first introduced last Congress, would provide a program to eliminate the downpayment requirement for certain families and individuals who buy homes with FHA-insured mortgages. Changes have been made from last year's bill that would make it a pilot program and limits the program to 50,000 loans.

It is also my hope to look into the recent legislation introduced by the gentleman from Pennsylvania (Mr. FITZPATRICK), which deals with the issue of reverse mortgages. More specifically, it would remove completely the statutory limitation, or ceiling, and the aggregate number of mortgages that may be insured.

In the area of rural housing, the gentleman from Kentucky (Mr. DAVIS), who will be speaking later on the floor,

has taken the lead by looking into creative ways to reform the Rural Housing Service.

On March 1, I introduced, along with the gentleman from Pennsylvania (Mr. KANJORSKI) and many others, the bipartisan Responsible Lending Act, which aims to stop abusive lending practices while allowing the mortgage market to continue to offer affordable credit. I have taken a great deal of time to investigate and find solutions to problems of abusive and predatory lending practices, especially in the subprime market. As the legislative process moves forward, we will continue to work to improve and refine this bill, I would note.

While homeownership is a desired goal for many Americans, I would be remiss if I did not mention that today we know there are people who are not ready to own their own home, and we cannot forget about that. So it is therefore prudent that we continue to pursue alternatives to make sure that affordable rental housing is available. I am working with members of the committee to craft solutions that will address the effectiveness and efficiency of the government's role in the administration of the section 8 program.

We had some roundtables, which the gentleman from Massachusetts (Mr. FRANK), the gentlewoman from California (Ms. WATERS), the gentlewoman from New York (Ms. VELÁZQUEZ), the gentleman from Alabama (Mr. BACHUS) and others participated in; and I think those are good, effective ways to bring people to the table so they can have an energetic give-and-take about section 8 and where we are.

I recognize there are key questions regarding funding of the Housing Choice Voucher Program. It is my hope to focus strictly on proposals to reform the program to make it a viable alternative in the future. The longer we wait to address the increasing costs of the section 8 program, the greater the risk there is to the section 8 program as well as other programs in HUD that will most surely suffer with some additional problems.

I would also note in this process that I think we have to come to an agreement in terms of what we are going to do with section 8; but I believe the whole community in the United States, housing authorities and others, needs to catch their breath. We cannot have one proposal one year that will completely alter it and the next year we see the same thing. So that is why I think the roundtables are productive ways to look at changes we can agree to.

We have much to achieve together for the American people, and our best hope for 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.

Those are a few things, Mr. Speaker, that have gone on here in the House as we mention H. Res. 312 for recognizing

National Homeownership Month. I appreciate my colleagues who do so much to try to help people in homeownership, and I support this resolution.

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

Mr. FRANK of Massachusetts. Mr. Speaker, I yield myself such time as I may consume.

I am very pleased to join in support of this resolution. Indeed, I was a prime cosponsor. The main sponsor is our colleague, the gentleman from California (Mr. GARY G. MILLER), who comes to Congress with a distinguished record himself in building homes.

This is a very important resolution, particularly at this time, because we have, I think, an excessive degree of concern right now about homeownership and its role in the economy.

Obviously, speculation is never a good thing. But those who argue that housing prices are now at the point of a bubble seem to be missing a very important point. Unlike previous examples, where substantial excessive inflation of prices later caused some problems, we are talking here about an entity, homeownership, homes, where there is not the degree of leverage that we have seen elsewhere.

This is not the dot-com situation. We had problems with people having invested in business plans for which there was no reality and people building fiber-optic cable for which there was no need. Homes that are occupied may see an ebb and flow in the price at a certain percentage level, but you will not see the collapse that you see when people talk about a bubble.

So those of us on our committee in particular will continue to push for homeownership. And I very much agree with the gentleman from Ohio who has chaired the Subcommittee on Housing and Community Opportunity of the Committee on Financial Services about the importance of this and about the various ways in which we do that.

Obviously, the market will take care of a large number of people, but it will not take care of everybody. And if we are going to expand homeownership, there will have to be a sensible set of public policies, such as reducing the downpayment in the FHA, such as protecting people from lending practices that may at first seem to benefit them but then victimize them. And I hope our committee will pass legislation that will protect people against that.

We also have pending now, and it came out of our committee, legislation dealing with those government-sponsored enterprises whose function is to promote homeownership and homes in general, the Federal Home Loan Banks, Freddie Mac and Fannie Mae. And I hope that legislation along the lines that came out of our committee, which enhances the regulatory regime but does not intrude unduly on their ability to function, will be maintained.

I also want to express my appreciation to the gentleman from Ohio for having noted a very important point

that sometimes gets overlooked. Homeownership is an important part of our policy, but it is not the entire housing policy of the Federal Government; nor is it the entire housing need of the Nation. Some people will never own. There will be people who choose not to own; there will be people who for their economic circumstances will not be able to own. And there is no conflict between promoting homeownership and recognizing that decent, affordable rental housing will also be very important indefinitely for tens and tens of millions of Americans.

I welcome the initiative that the gentleman from Ohio talked about with regard to improving our public policies so that we are able to expand the stock of affordable rental housing and do it in a way that protects both the renters themselves and the taxpayers.

I just want to add, as I bring these remarks to a close, Mr. Speaker, and I enjoyed working with the gentleman from California (Mr. GARY G. MILLER), that I want to pay tribute to a couple of organizations that have done a good deal to help us with this. I found the National Association of Home Builders has been a very constructive participant in our efforts to promote homeownership. The National Association of Realtors has also played a very useful role in helping us shape public policies that expand homeownership.

There are also a variety of advocacy groups that work with us so that we can make homeownership available to people who might not on their own in a market situation be able to afford it, while those groups, of course, at the same time, work with us on the need for affordable housing.

So as an example of what we are trying to do for an overall comprehensive housing policy, I very much support this. And let us be clear: if a family is inadequately housed, if they either have housing that is not adequate or are paying far too much of their income to get adequate housing, then a degree of social disorganization can result which causes problems elsewhere.

So maintaining a comprehensive set of policies that expand housing opportunities for people at various levels of the income scale is a very important part of our responsibility, and I welcome the chance to support this resolution as an example of one important piece of that.

Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

Mr. NEY. Mr. Speaker, I yield myself such time as I may consume in closing to once again thank the gentleman from Massachusetts (Mr. FRANK) and also reiterate that the gentleman from California (Mr. GARY G. MILLER) has been very active and has been a great member on the Subcommittee on Housing and Community Opportunity. Along with a lot of our other colleagues, he has done a wonderful job on the committee, and it has been a pleasure having him on the committee. We also appreciate this resolution.

Mr. GARY G. MILLER of California. Mr. Speaker, I rise today to celebrate homeownership in America.

Recently, President Bush designated June as National Homeownership Month as he has done for the past three years. To complement this designation, H. Res. 312, provides congressional recognition of National Homeownership Month and the importance of homeownership in the United States.

This resolution expresses the sense of Congress 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.

IMPORTANCE OF HOMEOWNERSHIP IN AMERICA

For generations, the goal of owning a home has been the bedrock of our economy and a fundamental part of the American Dream.

Over the last three years, as we have faced the challenges of war and economic uncertainty, the housing markets have helped to keep our economy strong. Nationally, housing generates more than 22 percent of the Gross Domestic Product and accounts for nearly 40 cents of every dollar spent.

America's housing markets are the envy of the world. We enjoy the lowest interest rates and the highest homeownership rates of any developed nation. In fact, the national homeownership rate in the United States has reached a record high of 69.1 percent and more than half of all minority families are homeowners. Over 73.4 million Americans are now homeowners, with many more achieving this goal every day.

Homeownership is the single largest creator of wealth for Americans. It is the largest investment most families will ever make and a key to promoting long-term economic stability. For these reasons, we must continue to promote policies that ensure more Americans may achieve the goal of homeownership.

HOMEOWNERSHIP BUILDS STRONGER COMMUNITIES

Aside from helping millions of Americans achieve their dreams, homeownership also helps to build neighborhoods and strengthen communities.

For families across this Nation, a home is not just four walls and a roof. It is a refuge from the perils of the outside world, a break after a hard day's work, and a foundation on which to raise a family. A home is a place for children to learn, play, and grow, as well as a place where the elderly may retire with a lifetime of memories.

Owning a home also provides homeowners a tangible stake in their cities and towns. Families who own homes have a vital stake in their communities, a stronger interest in the safekeeping of their neighborhoods, and a deeper commitment to the quality of their schools and libraries. Each home is a critical piece in a successful neighborhood, allowing families to enjoy community events together and share in the lives of their neighbors and friends.

As millions of American families have demonstrated, increased homeownership helps to build better communities, and better communities help to build a better America.

CONGRESS'S ROLE IN PROMOTING HOMEOWNERSHIP

As responsible legislators, we need to ensure that government helps, rather than impedes, homeownership in America. 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.

While we have done much to help Americans become homeowners, we must do more. We must remove the hurdles and needless regulations that keep homeownership out of the reach of some American families. We must also promote fair lending and fair housing regulations to increase housing opportunities for all Americans. With June designated as National Homeownership Month, there is no better time to address these issues.

Now more than ever, Congress must cultivate an environment in which more Americans may turn the dream of homeownership into reality.

SUPPORT NATIONAL HOMEOWNERSHIP MONTH AND H. RES. 312

I am very pleased to see the President has made it a priority to promote affordable housing and homeownership.

His Administration has taken a leading role in finding new and innovative ways to expand homeownership, particularly among minorities and families in low-income areas. I commend the hard work of Secretary Jackson and his team at HUD for their work in developing programs to increase affordable housing and encourage homeownership.

As a vital part of this goal, National Homeownership Month is a reminder of the importance of housing issues in America. This bipartisan resolution, H. Res. 312, recognizes the need for National Homeownership Month and the overall importance of homeownership in America. I urge my colleagues to join me in supporting H. Res. 312 to reinforce our commitment to housing opportunities and to help guarantee the dream of homeownership for more American families.

Mr. NEY. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. RADANOVICH). The question is on the motion offered by the gentleman from Ohio (Mr. NEY) that the House suspend the rules and agree to the resolution, H. Res. 312.

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

A motion to reconsider was laid on the table.

GENERAL LEAVE

Mr. NEY. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on this legislation, House Resolution 312, and to insert extraneous material into the RECORD.

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

There was no objection.

LITTLE ROCK CENTRAL HIGH SCHOOL DESEGREGATION 50TH ANNIVERSARY COMMEMORATIVE COIN ACT

Mr. DAVIS of Kentucky. Mr. Speaker, I move to suspend the rules and