

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 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

should support. It fulfills its mission not merely by preaching but by example, by putting its compassion to work. As one of its most recent publications states, "Just as Jesus Christ healed the sick, fed the hungry and restored the soul sick one person at a time, Habitat's strength is in its commitment to eliminate substandard housing one family at a time."

Now, most Americans have heard of Habitat for Humanity. They probably have not heard, however, of how Congress has helped Habitat enhance and expand its work. For example, in 1996, Congress created the Self-Help Home Ownership Opportunity program, called the SHOP program for short. This program offers competitive grants for non profit groups like habitat for humanity to help with land and infrastructure experiences, clearly the two big-ticket items that are necessary for home building.

SHOP funds help fund local groups across the country, help them acquire sites for affordable home and community building. These funds help housing advocates leverage their precious resources and make them go much further, reaching more families and lifting more communities.

However, recent legal interpretation of the 1996 law is jeopardizing the chance for some local groups like many of Habitat's affiliates, to participate in SHOP funded bills. In its 2004 notice of funds available, HUD has concluded that H.R. 4363, the SHOP program, the sweat equity hours that must be fulfilled by the benefiting homeowners, must be earned constructing their own home.

The problem for groups like Habitat is that they are often built on a community building mission and model. Their programs allow folks to earn sweat equity hours on their homes but also the homes of others. For instance, many habitat affiliates run blitz builds where they build a house in one day. Clearly, 24 hours will not be enough for a homeowner to meet the sweat equity requirements under the SHOP interpretation. So Habitat allows for them to participate in other builds to gain additional hours.

In fact, by working on other family's homes, the program has an even greater community development value. It helps build a sense of neighborhood.

H.R. 4363, introduced by the gentleman from Tennessee (Mr. FORD), and myself, makes a technical correction to the SHOP Act and restores the original intent of Congress when it created this program. It allows for blitz build and other community building models to continue the access to precious seed money that SHOP offers.

Finally, Mr. Speaker, the timing of today's action is appropriate because this bill also honors one of our most widely respected colleagues in the House. Have had the distinct pleasure of serving with the gentleman from Nebraska (Mr. BEREUTER) on both the Committee on Financial Services and

Committee on International Relation. He is, as anyone here will attest, one of the brightest and most genuine individuals serving in Congress.

My colleague from Nebraska has made his mark in many different areas, but perhaps one of his greatest legacies of the creation of the USDA section 502 single family housing loan guarantee program. Thousands of Americans living in rural parts of country have been able to achieve homeownership through this program. I am honored that this bill will rename the section 502 program after its founder, the gentleman from Nebraska (Congressman BEREUTER). I cannot think of a more fitting tribute. I am honored to have had the chance to work with him for the past few years. I wish he and his family nothing but the best.

Mr. Speaker, I urge my colleagues to support 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 communities across America achieve homeownership. The bill we are taking up today was recently passed by a voice vote from the Committee on Financial Services.

H.R. 4363, Helping Hands For Homeownership Act of 2004, introduced by the gentleman from Wisconsin (Mr. GREEN) would make a technical correction for the Housing Opportunity Program Extension Act of 1996 to permit families who receive homes from groups such as Habitat for Humanity to fulfill the sweat equity requirements for receiving self-help homeownership opportunity program funds or SHOP funds by helping to build other Habitat homes in the community in addition to their own.

SHOP provides competitive grants for groups such as Habitat to help with land and infrastructure expenses. This change fulfills the original intent of Congress and corrects the U.S. Department of Housing and Urban Development interpretation which create a hurdle to home ownership, the exact opposite of HUD's mission.

In 1996, Congress created the SHOP program to provide grants to non-profit groups like Habitat for Humanity to help with land and infrastructure expenses. However, because of a new interpretation of SHOP by HUD, Habitat's involvement in the program was placed in jeopardy. Under the new interpretation, families are required to contribute sweat equity labor hours towards the construction of their own home. The legislation of the gentleman from Wisconsin (Mr. GREEN) changes this to allow families to accumulate their sweat equity hours by working on both their own homes and other Habitat homes.

These grants are essential in helping groups like Habitat carry out their mission of building stronger communities. By correcting this problem Con-

gress, will remove a major barrier to home ownership for low income families and give them a chance to help other families in their communities.

Habitat for Humanity's headquarters located Georgia provides information, training and a variety of other support services to Habitat affiliates throughout the world. Habitat for Humanity International is a non-profit, ecumenical, Christian housing ministry. They seek to eliminate poverty housing and homelessness from around the world and to make decent shelter a matter of conscience and action. Habitat invites people of all backgrounds, races and religions to build houses together in partnership with families in need.

Habitat has built more than 150,000 houses around the world providing more than 750,000 people in more than 3,000 communities with safe, decent, and affordable shelter. They were founded in 1976 by Millard Fuller, along with his wife Linda.

Mr. Speaker, I ask that this bill be passed.

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

Mr. GREEN of Wisconsin. Mr. Speaker, I yield 3 minutes to the gentleman from Virginia (Mr. CANTOR).

(Mr. CANTOR asked and was given permission to revise and extend his remarks.)

Mr. CANTOR. Mr. Speaker, I would like to, first of all, congratulate the gentleman from Wisconsin (Mr. GREEN) and the gentleman from Tennessee (Mr. FORD) for bringing forth this legislation, and for really identifying the need for a correction in this very impactful portion of our statute.

As the gentleman had said, there was a recent interpretation of a statute which simply makes achieving the dream of home ownership that much more unattainable, and we are here today to try and make that correction so we can continue as the gentlemen from Massachusetts and Wisconsin have said, making the dream of home ownership that much more attainable.

□ 1430

Many of us have worked on houses which have been built under this program. The gentleman mentions Habitat for Humanity. I think all of us have done that.

Recently, 2 weeks ago, I did participate in the construction of a house with Habitat and with the Richmond Association of Realtors; and in that project, I think the house was completed in 4 days. So we can see the problem: if we require an individual to exhort 200 hours, let us say, of his own sweat equity and try and squeeze that into 4 days during the construction period, it is just not going to work.

So a looser or more flexible interpretation of this, which does not take away from the volunteer requirement of the requisite number of hours, I think accomplishes two things. One, it allows an individual to continue to benefit from the SHOP program; but it

also encourages volunteerism and makes that volunteerism more workable to be able to fit into that homeowner's work schedule. Many of the homeowners are single parents, obviously with the parental obligations that come with that role as well.

So, Mr. Speaker, I am here to congratulate and endorse this legislation and urge its passage.

Mr. OSBORNE. Mr. Speaker, I rise in support of H.R. 4363, the Helping Hands for Homeownership Act.

I am pleased to be a cosponsor of this very important legislation.

The legislation corrects an interpretation by the Department of Housing and Urban Development (HUD) in Fiscal Year 2004 which prevents families who received Self-Help Homeownership Opportunity Program funds from fulfilling their "sweat equity" requirement by working on other program homes.

The legislation corrects this interpretation by HUD and clarifies Congress' intent to permit organizations like Habitat for Humanity to allow their homeowners to work on other homes to fulfill their sweat equity requirements.

Each Habitat for Humanity Chapter has established its own requirement for sweat equity hours.

The Habitat for Humanity chapter in Grand Island, Nebraska, requires their homeowners to put in 500 hours of sweat equity.

Mr. Speaker, there have been several instances where the homeowners have put most of their sweat equity into other Habitat for Humanity Homes to fulfill the 500 hour requirement.

I would like to give you two examples.

One Habitat family's home was primarily built by a local high school as learning project.

The family did put sweat equity hours into their home, but had to put the additional required hours into other Habitat homes to complete their sweat equity.

Under this interpretation by HUD, the family would not have been allowed to live in this home since they would not have been able to complete the 500 hours of sweat equity that was required.

Another example from the same chapter was of a family who had completed most of their sweat equity hours in other Habitat homes in the community before construction was to begin on their home.

Before construction was to begin on their home, another Habitat home that had been completed earlier became available when a Habitat family moved out of town, allowing this family an opportunity to purchase the home and move in.

Had this interpretation by HUD been in place, the family would not have been allowed to move into this home because they had not put 500 hours of sweat equity into this Habitat home.

Mr. Speaker, I would like to thank Mr. GREEN for introducing this important legislation.

I would also like to thank Chairman OXLEY and Ranking Member FRANK FOR including an amendment to this legislation that will change the name of the USDA Section 502 Single Family Housing Loan Guarantee Program to the DOUG BEREUTER Section 502 Single Family Housing Loan Guarantee Program.

My colleague, Mr. BEREUTER, was the legislative author of this very important program which was enacted on November 28, 1990.

Since 1990, the program has assisted low- to moderate-income borrowers in obtaining over 316,000 single-family home loans in rural and non-metropolitan communities.

Mr. BEREUTER will be retiring from the House at the end of August, 2004, and this is an appropriate way to thank Mr. BEREUTER for all of his hard work on this essential program that has helped thousands of families become homeowners in rural and non-metropolitan areas.

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise in support of H.R. 4363: Helping Hands for Homeownership Act of 2004, which amends the housing opportunity program extension act of 1996 to permit a homeowner under the sweat equity model program to perform required construction time on more than one dwelling.

The "Helping Hands for Homeownership Act of 2004" (H.R. 4363) will permit prospective homebuyers to qualify for "sweat equity" credit when they work on multiple houses rather than exclusively on their own home. This important change will enable Americans to gain valuable labor skills, foster stronger communities, and make more Americans homeowners by making home ownership more accessible.

Sweat equity programs allows families and individuals to purchase a home in return for their labor. These programs significantly reduce construction and rehabilitation costs, as well as financial contributions.

As the Housing Opportunity Program Extension Act currently stands, individuals participating in sweat equity programs are permitted to work on only one dwelling to perform required construction time. With this act, we will extend the opportunity for individuals to work on multiple dwellings, which will provide Americans with greater access to home ownership.

In a country where a home valued at more than \$170,000.00 is considered affordable, we must take measures to make home ownership more realistic for the average American. What better way to build community than to provide financial incentives to perform required construction time on more than one dwelling?

It is our responsibility to make sure that our children are not exposed to increased risk of diseases like asthma because of the lack of affordable, decent housing. We have the opportunity to extend the opportunity for success, community and home ownership by enabling those participating in sweat equity programs to work on more than one dwelling.

Mr. Speaker, I would like to urge my colleagues to support a H.R. 4363, a bill that actually empowers individuals to become home owners, builds communities, and provides citizens with valuable skill sets. Affordable and decent housing should be a right in this country, and providing citizens with more accessibility to home ownership is our duty.

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

Mr. GREEN of Wisconsin. Mr. Speaker, I have no further requests for 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 Wisconsin (Mr. GREEN) that the House suspend the rules and pass the bill, H.R. 4363, as amended.

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. GREEN of Wisconsin. 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.

#### BUNNING-BEREUTER-BLUMENAUER FLOOD INSURANCE REFORM ACT OF 2004

Mr. GREEN of Wisconsin. Mr. Speaker, I move to suspend the rules and pass the Senate bill (S. 2238) to amend the National Flood Insurance Act of 1968 to reduce losses to properties for which repetitive flood insurance claim payments have been made.

The Clerk read as follows:

S. 2238

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004".

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.  
Sec. 2. Congressional findings.

#### TITLE I—AMENDMENTS TO FLOOD INSURANCE ACT OF 1968

Sec. 101. Extension of program and consolidation of authorizations.  
Sec. 102. Establishment of pilot program for mitigation of severe repetitive loss properties.  
Sec. 103. Amendments to existing flood mitigation assistance program.  
Sec. 104. FEMA authority to fund mitigation activities for individual repetitive claims properties.  
Sec. 105. Amendments to additional coverage for compliance with land use and control measures.  
Sec. 106. Actuarial rate properties.  
Sec. 107. Geospatial digital flood hazard data.  
Sec. 108. Replacement of mobile homes on original sites.  
Sec. 109. Reiteration of FEMA responsibility to map mudslides.

#### TITLE II—MISCELLANEOUS PROVISIONS

Sec. 201. Definitions.  
Sec. 202. Supplemental forms.  
Sec. 203. Acknowledgement form.  
Sec. 204. Flood insurance claims handbook.  
Sec. 205. Appeal of decisions relating to flood insurance coverage.  
Sec. 206. Study and report on use of cost compliance coverage.  
Sec. 207. Minimum training and education requirements.  
Sec. 208. GAO study and report.  
Sec. 209. Prospective payment of flood insurance premiums.  
Sec. 210. Report on changes to fee schedule or fee payment arrangements.

#### SEC. 2. CONGRESSIONAL FINDINGS.

The Congress finds that—

(1) the national flood insurance program—  
(A) identifies the flood risk;  
(B) provides flood risk information to the public;  
(C) encourages State and local governments to make appropriate land use adjustments to constrict the development of land