

a need for additional amendments—apparently, Senator HARKIN indicated it would be reasonable if there were 17 perhaps on their side and 14 on our side. Whatever the number is that would help us reach a conclusion would be very important for our being able to advance the legislation that came out of the committee, without a dissenting vote.

There are 21 Members of the Senate Agriculture Committee, Republicans and Democrats. This farm bill came out without a single dissenting vote. It is paid for, it is less costly than the President's farm proposal, and it has the beginnings of reform.

This is a reasonable offer. Certainly, Senator REID made it. If you look at previous farm bills, typically the number of recorded votes have been about 20 amendments, sometimes a bit more, sometimes a bit less. On average, there have been around 20 amendments that have actually been voted on. Senator REID's proposal would have 17 rollcall votes before final passage. So that would be a bit below the average. The leader has made clear that if there are some additional amendments that are required in order to advance this proposal, he is open to doing that.

The current farm bill expires this year. Farmers need to know and their bankers need to know what the rules of the road are going to be. So it is absolutely essential we get this legislation through the Senate and we have an opportunity to go to conference with the House to work out the differences in the early part of next year.

Let me make one final point, if I may. Some are saying just extend the current farm bill by a year or two. First of all, we know that if it is a 1-year extension, it will be 2 years because next year is an election year. Beyond that, our colleagues should know the baseline for writing a farm bill is based on the last 5 years of experience with farm legislation. That baseline is already down substantially because the last farm bill cost \$17 billion less than the estimates at the time it was written. That baseline is going to go only in one direction for the commodity provisions at least, and that is down.

So anybody who is concerned about writing a farm bill that meets the needs of the American people—not just the commodity title but nutrition, conservation, research, and all the rest—should understand this noose is going to do nothing but get tighter. It is already very tight—very tight.

I hope our colleagues on the other side bend their best efforts to come up with a response to the proposal the majority leader made to reach conclusion, and I hope they do it soon. The clock is ticking. American farm and ranch families across this country are waiting. We should not ask them to wait past Christmas. So much needs to be done, so many decisions need to be made, but Congress needs to act now.

I yield the floor.

UNANIMOUS-CONSENT REQUEST— H.R. 3074

Mrs. MURRAY. Mr. President, I ask unanimous consent that the Senate proceed to the consideration of the conference report to accompany H.R. 3074, the Transportation-HUD, related agencies appropriations, 2008; that there be 20 minutes of debate with respect to the conference report, with the time equally divided and controlled between Senators MURRAY and BOND or their designees; that upon the use or yielding back of time, the Senate proceed to vote on adoption of the conference report, without further intervening action or debate.

The PRESIDING OFFICER. Is there objection?

Mr. SPECTER. Mr. President, on behalf of the Republican leadership, I object.

The PRESIDING OFFICER. Objection is heard.

The Senator from Washington.

Mrs. MURRAY. Mr. President, I have come to the floor today to make sure the record is clear on the difference between what is being said in Washington, DC, today and what is actually taking place.

Yesterday, President Bush took to the microphones to complain for the second day in a row that Congress was not getting its work done. For a second day in a row, he complained that Congress is not sending him appropriations bills that fund the most basic functions of Government. And for a second day in a row, our minority leader, Senator MCCONNELL, followed suit. He came out on the Senate floor and complained that Congress has not sent the appropriations bills to the President.

Let's be clear, I made a request to pass the final conference bill for the transportation-housing appropriations bill so it could be sent to President Bush. What was the result? The Republican Senators blocked it from going to the White House, and that was not the first time that happened. They blocked the transportation-housing appropriations bill from going to the White House twice before. Mr. President, 2½ weeks ago on November 15, they blocked it; 2½ weeks ago on November 16, they blocked it; and then they blocked it again today.

Let me tell you what is going on here. President Bush and the Senate Republican leadership are trying to quietly block our progress on funding the needs of the American people while loudly complaining about our failure to make progress.

I would understand the actions of the Senate Republican leadership if our transportation-housing bill was partisan or divisive, but the conference agreement we are trying to move again today has the support of every single Republican who sat on the conference committee in the House and in the Senate. That bill originally passed the Senate with 88 votes. That conference agreement has already passed the House with 270 votes.

This is not a controversial bill. It makes critical investments in some of the most urgent needs of the American people and their local communities. That bill provides \$195 million to replace the I-35W bridge that collapsed in Minnesota, an issue all of us came out on the floor and said we would move rapidly to take care of. It is sitting right here in the Senate, one step away from getting it to the President to be signed into law, and the Republican leadership said no. So they are loudly complaining about our failure to make progress.

I would understand the actions of the Senate Republican leadership if they had not taken a look at this bill and realized the critical funding in it. Besides the \$195 million for the I-35W bridge, we have \$1 billion in enhanced highway formula funding so all our States—all 50 States—can inspect and make repairs to their most deficient bridges, an issue we all agreed was important.

We have \$75 million in new housing vouchers that will shelter homeless veterans, including our struggling veterans who have returned from Iraq and Afghanistan. This is critical funding for which our communities and our veterans are waiting.

It rejects hundreds of millions of dollars in cuts that were originally proposed by the White House, cuts that would have thrown Amtrak into bankruptcy and made the congestion at our airports worse, not better.

Our bill also includes \$200 million which is urgently needed to provide housing counseling services to keep struggling mortgage holders in their homes.

I wish to take a moment to talk about that last item, the \$200 million for housing counseling. This Nation is in the middle of a housing crisis. Millions of homeowners are at risk of losing their homes in the next few quarters as interest rates on billions and billions of dollars in mortgages are being adjusted upward.

On Monday, a few days ago, the President's own Treasury Secretary, Hank Paulson, and his Housing Secretary, Alphonso Jackson, made speeches on the need for Congress to address the many steps necessary to minimize this crisis. Secretary Paulson complained at a national housing forum about the number of borrowers who were entering foreclosure without contacting either their lender or their mortgage counselor. He said:

For this public outreach campaign to be successful, there must be enough trained mortgage counselors to answer the phone when homeowners call. The administration requested funding for NeighborWorks America and other nonprofit mortgage counseling operations in its budget.

EXTENSION OF MORNING BUSINESS

The PRESIDING OFFICER. The Senator's time under morning business has expired.

Mrs. MURRAY. Mr. President, I ask for 4 additional minutes to finish my statement.

The PRESIDING OFFICER. Is there objection?

Mr. CORNYN. Mr. President, I was going to use the occasion to ask unanimous consent that following the Senator from Washington speaking, I would like to be recognized for up to 10 minutes in morning business.

Mrs. MURRAY. Mr. President, we have a number of Senators on our side seeking recognition. Perhaps we can put that together fairly quickly.

The PRESIDING OFFICER. The Chair notes that at this time, there is 5 minutes left in morning business for the Republican side. The Democratic side has used all of its time in morning business.

Mrs. MURRAY. Mr. President, I ask unanimous consent that morning business be extended to include 4 minutes for myself, the Senator from Washington—

Mr. CORNYN. I would like 10 minutes.

Mrs. MURRAY. Ten minutes to the Senator from Texas, 5 minutes to the Senator from Montana, 10 minutes to the Senator from Illinois.

The PRESIDING OFFICER. Is there objection?

Mr. DORGAN. Mr. President, I assumed we were going to go off morning business and onto the calendar. I was going to speak for 20 minutes, so I will speak in line of appearance on the floor for 20 minutes at whatever appropriate time that is.

Mrs. MURRAY. I add that to the consent request, that if there are Republican Senators who would like intervening times, in between, we include those as well in the unanimous consent request.

The PRESIDING OFFICER. The Senator from Texas.

Mr. CORNYN. Reserving the right to object, and I will not object, I express my appreciation to the Senator from Washington for allowing Republican Senators to intervene and the extent to which Democratic Members speak, I would like to make sure we have equivalent time on our side. I think we can work that out.

Mrs. MURRAY. That is included in my request. I ask additionally that Senator MENENDEZ be allowed 10 minutes as well as the end of that unanimous subsequent request.

The PRESIDING OFFICER. Is there objection? The Senator from Montana.

Mr. BAUCUS. I ask that my 5 minutes be expanded to 10 minutes.

The PRESIDING OFFICER. Does the Senator so modify her request?

Mrs. MURRAY. I do.

The PRESIDING OFFICER. The request is so modified. Is there objection to the existing unanimous consent request? Without objection, it is so ordered.

THUD APPROPRIATIONS

Mrs. MURRAY. Mr. President, as I was saying, Secretary Paulson has

been complaining about the need for mortgage counseling, and he said:

For this public outreach campaign to be successful, there must be enough trained mortgage counselors to answer the phone when homeowners call. The administration requested funding for NeighborWorks America and other nonprofit mortgage counseling operations in its budget. But the appropriations bill has yet to be finalized; Congress needs to get it done quickly.

That was not me, that was Secretary Paulson. We can do that right now. In fact, we could have done it last month. We are trying desperately to send this bill in its final stages that includes critical investment in housing counseling to the White House, just as Secretary Paulson said he wanted us to do.

The bipartisan conferees on this bill agree that the amount the President asked for was too low to meet the demand for housing counseling, given the size of the problem. Congress acted. We increased it substantially. But even though every Republican conferee on our bill signed onto that plan, we are now being blocked from sending it to the White House. I only wish the Senate Republican leadership would follow the words of Secretary Paulson and Secretary Jackson about the need for this urgent initiative.

Yesterday's Washington Post published an article on our \$200 million housing counseling initiative. I ask unanimous consent to have printed in the RECORD the Washington Post article.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

[From the Washington Post, Dec. 4, 2007]

NONPROFIT GROUPS TAKE CENTER STAGE

(By Renae Merle)

In the middle of his speech yesterday on the administration's efforts to fix the mortgage crisis, Treasury Secretary Henry M. Paulson Jr. paused to carefully spell out a toll-free telephone number that troubled homeowners can call for help.

The hotline is not staffed by government officials or mortgage lenders. Rather, the calls are answered by consumer counselors from nonprofit groups, which are taking an increasingly high-profile role in helping borrowers with mortgage problems.

The groups are acting in some cases as a buffer between lenders and homeowners. Legislation is pending before Congress that would tap NeighborWorks America, a national nonprofit group, to distribute \$200 million to local counseling centers. In October, the Neighborhood Assistance Corporation of America, often a vocal critic of mortgage lenders, signed a deal with Countrywide Financial, the nation's biggest mortgage lender, to help restructure loans for struggling Countrywide clients.

However the administration addresses the mortgage crisis, "they are going to need the nonprofit community," said Kenneth D. Wade, chief executive of NeighborWorks.

His group is training new housing counselors and plans to double its counseling staff by next month. "We think every consumer needs a mortgage adviser," he said.

Nonprofit organizations around the country are already seeing a soaring demand for their services. St. Ambrose Housing Aid Center in Baltimore, which usually sees about 700 families a year, says it has met with almost 2,000 so far this year.

At the National Foundation for Credit Counseling, where about half the counselors at its member agencies focus on housing issues, President Susan Keating says: "We are very, very busy."

Government and mortgage industry officials don't often agree on what caused the mortgage crisis, what its impact will be, or how to cure it, but they all say that reaching homeowners before they go into foreclosure is difficult.

If a homeowner with an adjustable-rate mortgage that is about to reset, or one who is behind in payments receives mail from his lender offering help, the homeowner responds 3 to 5 percent of the time, according to Hope Now, a new alliance of mortgage industry and nonprofit organizations. If the offer comes from a community group, the response rate is about 25 percent. About 50 percent of homeowners who go into foreclosure do so without ever contacting their lender.

"If we are to make a difference, that number has to be reduced," Paulson said.

The best hope, many think, may be through the nonprofit community. The toll-free number Paulson touted—888-995-HOPE—has seen a spike in volume, to 3,000 calls a day from 300 a year ago.

There are 180 consumer counselors from six nonprofit groups answering those calls. That will increase to 250 by the end of the year, according to the Homeownership Preservation Foundation, which manages the hotline.

With an estimated 2 million adjustable-rate mortgages scheduled to reset in the next two years, even that likely will not be enough. "We are definitely not going to be stopping at 250," said Tracy Morgan, a spokeswoman for the foundation, which is largely financed by the mortgage industry.

The counselors focus on diagnosing the homeowners' problems, then direct them to a local community group for help or guide them through a call with their lender. The initial call usually lasts about 45 minutes as the counselor puts together a detailed budget analysis and creates an action plan for the homeowner, according to the foundation. That could include getting a second job or reducing spending. The foundation does not charge homeowners for the service.

In a separate program, the Neighborhood Assistance Corporation of America acts as a go-between, working out deals with lenders on behalf of borrowers. Under its deal with Countrywide, the Neighborhood Assistance Corporation of America has restructured about 200 loans.

Like many nonprofit groups, it has seen demand for its services climb in the past year and attributes most of the increase to homeowners with adjustable-rate mortgages. To keep up with demand, the organization is opening five offices around the country and is hiring about 30 employees a month.

"This is just the beginning. It is going to get far worse," said Bruce Marks, the group's chief executive.

Mrs. MURRAY. Mr. President, this article describes the importance of nonprofit housing counseling agencies and all they can do to help keep our mortgage holders in their homes.

Finally, I wish to say this: In the recent days, the storms in my State of Washington highlight how critical and important this bill is. Devastating mud slides and floods in my State of Washington and the State of Oregon have swamped out homes and washed out roads all across our States. It has been devastating. Families are hurting. People cannot get to work. People cannot get to where they need to go. Many of