

securities. And that is the central flaw of the policies that we're pursuing. And millions of Americans who are in danger of losing their homes are not going to be helped.

I want to conclude by thanking Mr. CANNON for his service to the United States Congress.

The SPEAKER pro tempore. The gentleman from Utah has 3½ minutes left. The gentleman from Michigan has 1 minute remaining.

Mr. CANNON. Mr. KUCINICH, if you would like to continue, we don't disagree, and I think by having a further colloquy, I think we actually can come to an understanding.

As I understand your concern, the Secretary does not have the ability—or it would be difficult for him to buy up all the fractionated interests in any given mortgage, and therefore, he is incapable, in his current position—unless he does something remarkable and spends more money than we intend him to spend, he can't provide relief on individual mortgages.

What I'm suggesting the Secretary has the authority to do is to put money into private funds that can then go to the servicing agent of a nonperforming loan, where the person is in an anti-deficiency State, or otherwise can walk away from that loan without recourse to the bank. At that point, the servicing agent has the ability to sell a mortgage, or a package of mortgages. In that event, what I suggest is that if the Secretary will pump some significant resources into the private sector to buy mortgages from servicing agents, and from banks and others, in a market where we are having deterioration of prices, that would tend, dramatically, to solve the problem. It goes a long way toward, I think, the gentleman's concerns.

Ms. ZOE LOFGREN of California. If the gentleman would yield, as we both know, because we were on the same conference call with one of the foremost authorities in the United States on this subject, the expectation is, in the natural course of events, that about 20 percent of the acquisition of securities would result in owning all of the rights in order to do a negotiation.

So when you look at the entire package, it's not what we want, but it's not nothing either. I mean, if you could actually renegotiate 20 percent of the reset, it would have a market impact. What you're suggesting, I think, makes sense. And I think, also, that the bill that's coming back would allow the Secretary to actually do what you have suggested because there is that discretion in the measure.

If we did what you've suggested, if the experts are correct that we will have 20 percent of all ownership to renegotiate as provided for in the bill, we're still going to need an additional tool which we're not going to get in this bill, but to do a narrow carve-out for the subprime markets to be able to—for judicial intervention for those areas that we cannot get the rights for.

I thank the gentleman for yielding.

Mr. CANNON. Reclaiming my time, let me just say the gentledady is absolutely accurate in her portrayal of the problem. Let me just clarify one thing, because a lot of people listening to us today don't understand what a reset is.

You have mortgages that are at a fixed rate which will then pop up to a market rate in the future. It is that pop up that is a problem. If you have a mortgagee who is behind in his payments, he may be able to stay in the mortgage when it goes up, but he may not be able to afford it. If he's behind, he can't refinance. He's stuck in a world where he can't get out of that mortgage, and the market will drive him. And the bank that wants him to renegotiate can't do it because of the fractionated ownership of that mortgage.

Ms. ZOE LOFGREN of California. If the gentleman would yield.

If I may, I'm glad you did that explanation. And for people listening who don't have a subprime, it's going to affect them as well. Because if you have a prime mortgage but every neighbor in your entire neighborhood has had their property values collapse, your property value is also going to collapse. So this is everybody.

Mr. CANNON. Reclaiming my time, I thank the gentledady because she has made exactly the point. What we're trying to do here is avoid the collapsing values of houses.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. CONYERS. Mr. Speaker, I yield 15 seconds to the gentleman from Ohio.

Mr. KUCINICH. And that's all I need.

When you look at the difference in the debate here, hear these words, "we may save the world" or "we shall save the world"; "we may save people's homes" or "we shall save their homes." I want a bill that says "we shall save their homes." And that's not what the bill is that we're being sent by the Senate.

Mr. CONYERS. Mr. Speaker, I yield the balance of my time to the gentleman from Indianapolis, Indiana, Mr. ANDRE CARSON.

The SPEAKER pro tempore. The gentleman is recognized for 45 seconds.

Mr. CARSON. Mr. Speaker, I come to the floor today in support to H.R. 7221 in honor of my late grandmother, Congresswoman Julia Carson.

My grandmother was a huge proponent of increasing homeless assistance to displaced families. Last year, she introduced the Homeless Emergency and Rapid Transition to Housing Act. She introduced this bill for children and families in need of assistance. This bill sought to implement more effective strategies for preventing homelessness and increasing emergency assistance for families in need.

This bill before us today reflects a compromise between my grandmother's legislation and the Senate legislation. While I wish we could have gone farther in expanding the defini-

tion of homeless, this bill will provide critical assistance to families and children neglected by current law.

I urge support of this bill and commend Congresswoman WATERS, Congresswoman MOORE, Congressman DAVIS, Congresswoman BIGGERT, Congressman CONYERS and their staffs for their hard work on this legislation.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Michigan (Mr. CONYERS) that the House suspend the rules and pass the Senate bill, S. 3197.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. CANNON. 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.

NATIONAL CRIME VICTIM LAW INSTITUTE REAUTHORIZATION

Mr. CONYERS. Mr. Speaker, I move to suspend the rules and pass the Senate bill (S. 3641) to authorize funding for the National Crime Victim Law Institute to provide support for victims of crime under Crime Victims Legal Assistance Programs as a part of the Victims of Crime Act of 1984.

The Clerk read the title of the Senate bill.

The text of the Senate bill is as follows:

S. 3641

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

SECTION 1. REAUTHORIZATION.

Section 103(b) of the Justice for All Act of 2004 (Public Law 108-405; 118 Stat. 2264) is amended in paragraphs (1) through (5) by striking "2006, 2007, 2008, and 2009" each place it appears and inserting "2010, 2011, 2012, and 2013".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Michigan (Mr. CONYERS) and the gentleman from Utah (Mr. CANNON) each will control 20 minutes.

The Chair recognizes the gentleman from Michigan.

GENERAL LEAVE

Mr. CONYERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material.

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

There was no objection.

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

I would like to remind our Members that the measure before us reauthorizes funding for the National Crime Victims Law Institute, which supports critical crime victims' legal assistance programs that help crime victims enforce their legal rights in a number of vital respects.

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Many of these programs provide financial assistance directly to crime victims. Others help victims receive proper notification of case developments, and still other assistance may come in the form of providing staff for victims' rights organizations and legal assistance to victims. Some of these victims are elderly, some are poor, and some are people that just can't afford any legal costs at all.

Violent crime victims may be emotionally and physically traumatized and therefore unable to assert their rights effectively, and victims of identity theft may be financially devastated as a result of loss of savings or destroyed credit.

So I am very pleased to bring this measure to the floor, and I urge support for it.

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

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

I rise in support of S. 3641, a bill to authorize funding for the National Crime Victim Law Institute to provide support for victims of crime under Crime Victims Legal Assistance Programs as part of the Victims of Crime Act of 1984.

In 2007, over 1.4 million Americans were victims of violent crime and nearly 10 million were victims of property crime. All too often, many of these victims are not given a voice in criminal proceedings. Many crime victim organizations around the country such as the National Crime Victim Law Institute work tirelessly every day to ensure that the interests and needs of crime victims are represented throughout the trial process.

The National Crime Victim Law Institute, housed at the Lewis and Clark Law School, was founded in 1997 as a resource for crime victims and crime victim lawyers to further the enforcement of crime victims' rights in criminal and civil proceedings.

The institute is a national network of pro bono legal clinics that represent victims of crime in State, Federal, and tribal courts as they assert and seek enforcement of their rights. Since 2004 the institute has successfully launched and provided ongoing assistance to these legal clinics. This network of clinics has provided legal counsel to over 1,000 crime victims in criminal cases, thereby ensuring victims' rights and voices are honored.

The institute ensures the success of the clinics through regular legal research and expert consultation on the clinics' cases and through rigorous training in victim law for each clinic and its partners.

S. 3641 ensures that the valuable work of the institute will continue and that crime victims will be given justice by the courts and made whole again by their offenders.

I urge my colleagues to support this legislation.

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

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Michigan (Mr. CONYERS) that the House suspend the rules and pass the Senate bill, S. 3641.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. CANNON. 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.

HOMELESS EMERGENCY ASSISTANCE AND RAPID TRANSITION TO HOUSING ACT OF 2008

Ms. MOORE of Wisconsin. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7221) to amend the McKinney-Vento Homeless Assistance Act to reauthorize the Act, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 7221

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

SECTION 1. SHORT TITLE AND TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Homeless Emergency Assistance and Rapid Transition to Housing Act of 2008".

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

- Sec. 1. Short title and table of contents.
- Sec. 2. Findings and purposes.
- Sec. 3. Definition of homelessness.
- Sec. 4. United States Interagency Council on Homelessness.

TITLE I—HOUSING ASSISTANCE GENERAL PROVISIONS

- Sec. 101. Definitions.
- Sec. 102. Community homeless assistance planning boards.
- Sec. 103. General provisions.
- Sec. 104. Protection of personally identifying information by victim service providers.
- Sec. 105. Authorization of appropriations.

TITLE II—EMERGENCY SOLUTIONS GRANTS PROGRAM

- Sec. 201. Grant assistance.
- Sec. 202. Eligible activities.
- Sec. 203. Participation in Homeless Management Information System.

TITLE III—CONTINUUM OF CARE PROGRAM

- Sec. 301. Continuum of care.
- Sec. 302. Eligible activities.
- Sec. 303. High performing communities.
- Sec. 304. Program requirements.
- Sec. 305. Selection criteria, allocation amounts, and funding.
- Sec. 306. Research.

TITLE IV—RURAL HOUSING STABILITY ASSISTANCE PROGRAM

- Sec. 401. Rural housing stability assistance.
- Sec. 402. GAO study of homelessness and homeless assistance in rural areas.

TITLE V—REPEALS AND CONFORMING AMENDMENTS

- Sec. 501. Repeals.

Sec. 502. Conforming amendments.

Sec. 503. Effective date.

Sec. 504. Regulations.

Sec. 505. Amendment to table of contents.

SEC. 2. FINDINGS AND PURPOSES.

(a) FINDINGS.—The Congress finds that—

(1) a lack of affordable housing and limited scale of housing assistance programs are the primary causes of homelessness; and

(2) homelessness affects all types of communities in the United States, including rural, urban, and suburban areas.

(b) PURPOSES.—The purposes of this Act are—

(1) to consolidate the separate homeless assistance programs carried out under title IV of the McKinney-Vento Homeless Assistance Act (consisting of the supportive housing program and related innovative programs, the safe havens program, the section 8 assistance program for single-room occupancy dwellings, and the shelter plus care program) into a single program with specific eligible activities;

(2) to codify in Federal law the continuum of care planning process as a required and integral local function necessary to generate the local strategies for ending homelessness; and

(3) to establish a Federal goal of ensuring that individuals and families who become homeless return to permanent housing within 30 days.

SEC. 3. DEFINITION OF HOMELESSNESS.

(a) IN GENERAL.—Section 103 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11302) is amended—

(1) by redesignating subsections (b) and (c) as subsections (c) and (d); and

(2) by striking subsection (a) and inserting the following:

“(a) IN GENERAL.—For purposes of this Act, the terms ‘homeless’, ‘homeless individual’, and ‘homeless person’ means—

“(1) an individual or family who lacks a fixed, regular, and adequate nighttime residence;

“(2) an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;

“(3) an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including hotels and motels paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, congregate shelters, and transitional housing);

“(4) an individual who resided in a shelter or place not meant for human habitation and who is exiting an institution where he or she temporarily resided;

“(5) an individual or family who—

“(A) will imminently lose their housing, including housing they own, rent, or live in without paying rent, are sharing with others, and rooms in hotels or motels not paid for by Federal, State, or local government programs for low-income individuals or by charitable organizations, as evidenced by—

“(i) a court order resulting from an eviction action that notifies the individual or family that they must leave within 14 days;

“(ii) the individual or family having a primary nighttime residence that is a room in a hotel or motel and where they lack the resources necessary to reside there for more than 14 days; or

“(iii) credible evidence indicating that the owner or renter of the housing will not allow the individual or family to stay for more than 14 days, and any oral statement from an