

As some banks gambled and made risky loans to subprime borrowers, most small town financial institutions played by the rules and did not get caught up in the hazardous lending behavior that is at the heart of our recession. But, as larger banks have faltered, community banks have been replenishing the deposit insurance fund that protects investments throughout the financial system. To strengthen the financial stability of community banks and credit unions, S. 896 increases the borrowing authority for FDIC and for the federal credit union regulator. These increases will help level the playing field so community financial institutions are not stuck picking up the tab for their larger competitors.

And, to better protect deposits, S. 896 increases FDIC insurance protection for accounts holding up to \$250,000. This action is not only beneficial to depositors but also to small town financial institutions that derive their funding and lending ability from deposits.

I urge my colleagues to support S. 896 and hope the legislation, if passed, can be swiftly signed into law by the President.

Mr. AL GREEN of Texas. Mr. Speaker, I am proud to support S. 896, the Helping Families Save Their Homes Act of 2009. I supported H.R. 1106 when it left the House, and while lacking the provision to allow for judicial "cramdown," I am pleased with many of the improvements that S. 896 brings.

This bill reflects an affirmation of this legislative body's dedication to ensure that the American dream of homeownership is not lost for millions of American families. The foreclosure crisis has devastated our economy and this bill is another step towards stabilizing our housing market and restoring confidence in the American people.

S. 896 improves the HOPE for Homeowners program, making it a more viable option for helping families sustain homeownership; it provides a safe harbor for those who would engage in legitimate loan modifications or utilize the HOPE for Homeowners Program. The bill strengthens the FDIC and credit unions to ensure the availability of credit for consumers, which is crucial in this time of economic downturn.

S. 896 reauthorizes the McKinney-Vento Homelessness Assistance Grants for the first time in 20 years, and authorizes \$2.2 billion for the programs for FY 2010 and 2011. It also provides funding to HUD to increase public awareness regarding foreclosure scams.

Finally, the tenant protections included in the bill ensure that bona fide tenants are not unfairly removed from their residences when foreclosures occur that they could not control.

Overcoming the foreclosure crisis and the damage that it has wrought will take time and dedication. However, by passing the Helping Families Save Their Homes Act, we are taking a critical step forward in protecting the American homeowner.

Mr. VAN HOLLEN. Mr. Speaker, today, I rise in support of the Helping Families Save Their Homes Act, a bipartisan bill that will help millions of American families avoid the nightmare of foreclosure. Foreclosures cost an American family its home every 13 seconds, and negatively impact entire neighborhoods. Each foreclosed home reduces nearby property values by as much as 9 percent, and the lack of property tax revenues can affect community services and the quality of our schools. We all stand to lose if we do not stop the

steep decline in home prices, which is why Congress and President Obama are taking action.

This legislation builds on the President's comprehensive Homeowner Affordability and Stability Plan, and provides key tools and incentives for lenders, servicers and homeowners to modify loans and to avoid foreclosures. It bolsters important consumer rights to housing information and strengthens community banks, which are crucial to small businesses and families across this nation. It also makes important improvements to the Hope for Homeowners program, which was created by Congress to help those at risk of default and foreclosure refinance into more affordable, sustainable loans.

Stabilizing the housing market is central to restoring the American economy. By passing the Helping Families Save Their Homes Act of 2009, we are not just helping millions of families keep their homes—we are getting the economy back on track and moving America in a new direction.

Mr. FRANK of Massachusetts. 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 Massachusetts (Mr. FRANK) that the House suspend the rules and pass the Senate bill, S. 896, as amended.

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. FRANK of Massachusetts. 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.

CONGRATULATING ANTHONY KEVIN "TONY" DUNGY FOR HIS ACCOMPLISHMENTS AS A COACH, FATHER, AND EXEMPLARY MEMBER OF HIS COMMUNITY

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that the Committee on Oversight and Government Reform be discharged from further consideration of House Resolution 70 and ask for its immediate consideration in the House.

The Clerk read the title of the resolution.

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

There was no objection.

The text of the resolution is as follows:

H. RES. 70

Whereas Tony Dungy attended the University of Minnesota and became the school's leader in completions, touchdown passes and passing yards;

Whereas Tony Dungy received two "Most Valuable Player" awards from the University of Minnesota;

Whereas Tony Dungy continued his football career in the NFL and became a Super

Bowl Champion with the Pittsburgh Steelers in 1978;

Whereas Tony Dungy, at the age of 25, became the youngest assistant coach, and at the age of 28, became the youngest defensive coordinator in NFL history;

Whereas Tony Dungy, in 1997, helped lead the Tampa Bay Buccaneers to their first winning season since 1982;

Whereas Tony Dungy was the first African-American head coach to win the Super Bowl by leading the Indianapolis Colts over the Chicago Bears in 2007;

Whereas Tony Dungy is the first NFL head coach to defeat all 32 NFL teams;

Whereas Tony Dungy has been a remarkable and upstanding member of the communities of which he has been a part;

Whereas Tony Dungy has been an advocate for the Christian faith and a mentor for American youth;

Whereas Tony Dungy has acted as a public speaker for the Fellowship of Christian Athletes and Athletes in Action;

Whereas Tony Dungy started Mentors for Life, a mentoring program for young people and provided participants with tickets to Buccaneers' games;

Whereas Tony Dungy has supported numerous charitable programs and community service organizations and remains actively involved in his communities in Tampa and Indianapolis;

Whereas Tony Dungy was appointed by President George W. Bush to the President's Council on Service and Civil Participation in August of 2007; and

Whereas Tony Dungy wrote a memoir which reached No. 1 on the hardcover nonfiction section of the New York Times Best Seller list on August 5, 2007, and again on September 9, 2007: Now, therefore, be it

Resolved, That the House of Representatives—

(1) congratulates Tony Dungy on his successful playing and coaching career and historic coaching accomplishments; and

(2) commends Tony Dungy for his compassion, integrity, and commitment to his faith, family, and community.

The resolution was agreed to.

A motion to reconsider was laid on the table.

HONORING KAREN BASS FOR BECOMING THE FIRST AFRICAN-AMERICAN WOMAN ELECTED SPEAKER OF THE CALIFORNIA STATE ASSEMBLY

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that the Committee on Oversight and Government Reform be discharged from further consideration of House Resolution 49 and ask for its immediate consideration in the House.

The Clerk read the title of the resolution.

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

There was no objection.

The text of the resolution is as follows:

H. RES. 49

Whereas Karen Bass made history as the first African-American woman to serve as Speaker in a State legislative body in the United States;

Whereas Karen Bass was sworn in as the 67th Speaker of the California State Assembly on May 13, 2008;

Whereas Karen Bass was elected in 2005 to represent California's 47th Assembly District;

Whereas Karen Bass represents Culver City, West Los Angeles, Westwood, Cheviot Hills, Ladera Heights, the Crenshaw District, Little Ethiopia, Baldwin Hills, and parts of Korea Town and South Los Angeles;

Whereas Karen Bass in her first term was appointed to Majority Whip;

Whereas Karen Bass in her second term was elevated to the post of Majority Floor Leader, making her the first woman to hold the post and the second African-American to serve in the position;

Whereas Karen Bass founded and operated Community Coalition before becoming an elected official, which is a community based social justice organization in South Los Angeles empowering people to make a difference in the community;

Whereas Karen Bass graduated from Hamilton High School, California State University at Dominguez Hills, and the University of Southern California's School Of Medicine; and

Whereas Karen Bass was raised in the Venice/Fairfax area of Los Angeles with her parents DeWitt and Wilhelmina Bass: Now, therefore, be it

Resolved, That the House of Representatives—

(1) honors Karen Bass for becoming the first African-American woman Speaker of the California State Assembly; and

(2) expresses support for the California State Assembly as it welcomes Karen Bass as its 67th Speaker.

The resolution was agreed to.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on motions to suspend the rules previously postponed. Votes will be taken in the following order:

H.R. 1089 by the yeas and nays;

S. 896 by the yeas and nays;

H. Res. 360 by the yeas and nays.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

VETERANS EMPLOYMENT RIGHTS REALIGNMENT ACT OF 2009

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass H.R. 1089, as amended, on which the yeas and nays are ordered.

The Clerk will report the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from California (Mr. FILNER) that the House suspend the rules and pass the bill, H.R. 1089, as amended.

The vote was taken by electronic device, and there were—yeas 423, nays 0, not voting 10, as follows:

[Roll No. 270]

YEAS—423

Abercrombie	Aderholt	Akin
Ackerman	Adler (NJ)	Alexander

Altmire	Diaz-Balart, M.	Kingston
Andrews	Dicks	Kirk
Arcuri	Dingell	Kirkpatrick (AZ)
Austria	Dogett	Kissell
Baca	Donnelly (IN)	Klein (FL)
Bachmann	Doyle	Kline (MN)
Bachus	Dreier	Kosmas
Baird	Driehaus	Kratovil
Baldwin	Duncan	Kucinich
Barrow	Edwards (MD)	Lamborn
Bartlett	Edwards (TX)	Lance
Barton (TX)	Ehlers	Langevin
Bean	Ellison	Larsen (WA)
Becerra	Ellsworth	Larson (CT)
Berkley	Emerson	Latham
Berman	Engel	LaTourette
Berry	Eshoo	Latta
Biggert	Etheridge	Lee (CA)
Bilbray	Fallin	Lee (NY)
Bilirakis	Farr	Levin
Bishop (GA)	Fattah	Lewis (CA)
Bishop (NY)	Filner	Lewis (GA)
Bishop (UT)	Flake	Linder
Blackburn	Fleming	Lipinski
Blumenauer	Forbes	LoBiondo
Blunt	Fortenberry	Loebsack
Boccheri	Foster	Lofgren, Zoe
Boehner	Fox	Lowey
Bonner	Frank (MA)	Lucas
Bono Mack	Frank (AZ)	Luetkemeyer
Boozman	Frelinghuysen	Lujan
Boren	Fudge	Lummis
Boswell	Galleghy	Lungren, Daniel
Boucher	Garrett (NJ)	E.
Boustany	Gerlach	Lynch
Boyd	Giffords	Mack
Brady (TX)	Gingrey (GA)	Maffei
Bralley (IA)	Gohmert	Maloney
Bright	Gonzalez	Manzullo
Broun (GA)	Goodlatte	Marchant
Brown (SC)	Gordon (TN)	Markey (CO)
Brown, Corrine	Granger	Markey (MA)
Brown-Waite,	Graves	Marshall
Ginny	Grayson	Matheson
Buchanan	Green, Al	Matsui
Burgess	Green, Gene	McCarthy (CA)
Burton (IN)	Griffith	McCarthy (NY)
Butterfield	Grijalva	McCaul
Buyer	Guthrie	McClintock
Calvert	Gutierrez	McCollum
Camp	Hall (NY)	McCotter
Campbell	Hall (TX)	McDermott
Cantor	Halvorson	McGovern
Cao	Hare	McHenry
Capito	Harman	McHugh
Capps	Harper	McIntyre
Capuano	Hastings (FL)	McKeon
Carnahan	Hastings (WA)	McMahon
Carney	Heinrich	McMorris
Carson (IN)	Heller	Rodgers
Carter	Hensarling	McNerney
Cassidy	Hergert	Meek (FL)
Castle	Herseth Sandlin	Melancon
Castor (FL)	Higgins	Mica
Chaffetz	Hill	Michaud
Chandler	Himes	Miller (FL)
Childers	Hinchey	Miller (MI)
Clarke	Hinojosa	Miller (NC)
Clay	Hirono	Miller, Gary
Cleaver	Hodes	Miller, George
Clyburn	Hoekstra	Minnick
Coble	Holden	Mitchell
Coffman (CO)	Holt	Mollohan
Cohen	Hoyer	Moore (KS)
Cole	Hunter	Moore (WI)
Conaway	Inglis	Moran (KS)
Connolly (VA)	Inslee	Moran (VA)
Conyers	Israel	Murphy (CT)
Cooper	Issa	Murphy (NY)
Costa	Jackson (IL)	Murphy, Patrick
Costello	Jackson-Lee	Murphy, Tim
Courtney	(TX)	Murtha
Crenshaw	Jenkins	Myrick
Crowley	Johnson (GA)	Nadler (NY)
Cuellar	Johnson (IL)	Napolitano
Culberson	Johnson, E. B.	Neal (MA)
Cummings	Johnson, Sam	Neugebauer
Dahlkemper	Jones	Nunes
Davis (AL)	Jordan (OH)	Nye
Davis (CA)	Kagen	Oberstar
Davis (IL)	Kanjorski	Obey
Davis (KY)	Kaptur	Olson
Davis (TN)	Kennedy	Oliver
Deal (GA)	Kildee	Ortiz
DeFazio	Kilpatrick (MI)	Pallone
DeGette	Kilroy	Pascarell
DeLauro	Kind	Pastor (AZ)
Dent	King (IA)	Paul
Diaz-Balart, L.	King (NY)	

Paulsen	Ryan (WI)	Teague
Payne	Salazar	Terry
Pence	Sanchez, Loretta	Thompson (CA)
Perlmutter	Sarbanes	Thompson (MS)
Perriello	Scalise	Thompson (PA)
Peters	Schakowsky	Thornberry
Peterson	Schauer	Tiahrt
Petri	Schiff	Tiberi
Pingree (ME)	Schmidt	Tierney
Pitts	Schrader	Titus
Platts	Schwartz	Tonko
Poe (TX)	Scott (GA)	Towns
Polis (CO)	Scott (VA)	Tsongas
Pomeroy	Sensenbrenner	Turner
Posey	Serrano	Upton
Price (GA)	Sessions	Van Hollen
Price (NC)	Sestak	Velázquez
Putnam	Shadegg	Visclosky
Quigley	Shea-Porter	Walden
Radanovich	Sherman	Walz
Rahall	Shimkus	Wamp
Rangel	Shuler	Wasserman
Rehberg	Shuster	Schultz
Reichert	Simpson	Waters
Reyes	Sires	Watson
Richardson	Skelton	Watt
Rodriguez	Slaughter	Waxman
Roe (TN)	Smith (NE)	Weiner
Rogers (AL)	Smith (NJ)	Welch
Rogers (KY)	Smith (TX)	Westmoreland
Rogers (MI)	Smith (WA)	Wexler
Rohrabacher	Snyder	Whitfield
Rooney	Souder	Wilson (OH)
Ros-Lehtinen	Space	Wilson (SC)
Roskam	Spratt	Wittman
Ross	Stearns	Wolf
Rothman (NJ)	Stupak	Woolsey
Roybal-Allard	Sullivan	Wu
Royce	Sutton	Yarmuth
Ruppersberger	Tanner	Young (AK)
Rush	Tauscher	Young (FL)
Ryan (OH)	Taylor	

NOT VOTING—10

Barrett (SC)	Honda	Schock
Brady (PA)	Meeks (NY)	Speier
Cardoza	Sánchez, Linda	Stark
Delahunt	T.	

□ 1432

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

The title was amended so as to read: "A bill to amend title 38, United States Code, to provide for the enforcement through the Office of Special Counsel of the employment and reemployment rights of veterans and members of the Armed Forces employed by Federal executive agencies, and for other purposes."

A motion to reconsider was laid on the table.

HELPING FAMILIES SAVE THEIR HOMES ACT OF 2009

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the Senate bill, S. 896, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the Senate bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Massachusetts (Mr. FRANK) that the House suspend the rules and pass the Senate bill, S. 896, as amended.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 367, nays 54, answered "present" 1, not voting 11, as follows: