Maybe someone listening in this chamber, or watching on TV, knows what it's like to lose a home. You know, in a way that I do not, just how wrenching it is to be forced to box up your things and turn over your key.

But this bill is not just about you—it is about all of us. As President Obama said this month, "In the end, all of us are paying a price for this home mortgage crisis. And all of us will pay an even steeper price if we allow this crisis to deepen." The effects go far deeper than one family and one now-vacant house. They go to the health of an entire economy—to the jobs and livelihoods of people on the other side of the continent. They go to a crisis that will not end until this mortgage mess is cleaned up.

So for all of our sakes, we need to pass this bill and begin putting President Obama's plan into effect.

HELPING FAMILIES SAVE THEIR HOMES ACT OF 2009

SPEECH OF

HON. JOHN B. LARSON

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 26, 2009

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability:

Mr. LARSON of Connecticut. Mr. Chairman, I rise today to express my support for H.R. 1106: Helping Families Save Their Homes Act of 2009. I want to thank all of the members who worked tirelessly on this bill as well as the President for making this a priority in his plan to help families stay in their homes.

Our country is faced with enormous challenges and every community has felt the effect of this economic downturn. Digging ourselves out of the hole we have been left will not be easy and will require difficult choices.

The housing crisis is not only at the root of the economic crisis we currently face, but continues to be a problem for millions of families facing difficulties in paying their mortgages. In Connecticut there were over 25,000 foreclosure filings in 2008, which was an increase of 84 percent over the previous year. Already in January of this year there have been more than 1,600 foreclosure filings in the state, including 387 in Hartford County alone.

This bill will go a long way to decreasing foreclosures and keeping families in their houses. It helps provide opportunities for families to refinance or modify their mortgages and ensures fairness in our bankruptcy courts for homeowners who face this option as their last resort. By allowing bankruptcy judges to modify the terms of mortgage loans, we will give homeowners the same opportunity that others have to restructure their loans for vacation homes. The bill also contains fixes to the Hope for Homeowners program that will provide more incentives for servicers to refinance mortgage loans and reduce fees for participating in the program. Finally, by permanently increasing federally insured deposits from $100,000 to $250,000 we will help restore confidence in our financial system.

This recovery will require a number of steps and this legislation is the next step in getting America back on track. I again want to express my support for this bill and urge my colleagues to vote for its passage.

INTRODUCTION OF "CLEAN TEA"

HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. BLUMENAUER. Madam Speaker, today I am pleased to introduce "CLEAN TEA," the Clean Low-Emissions Affordable New Transportation Equity Act, with my colleagues ELLEN TAUSCHER and STEVEN LATOURETT. This legislation recognizes that the United States cannot meet its climate change goals without addressing emissions from the transportation sector. Transportation is responsible for about one-third of greenhouse gas emissions; passenger automobiles and light trucks alone contribute 21 percent. The transportation sector must be responsible for a proportionate amount of the solution.

Since 1980, the number of miles Americans drive has grown three times faster than the U.S. population, and almost twice as fast as vehicle registrations. Although new vehicle technology and low carbon fuel can substantially reduce emissions from automobiles and light trucks, these gains are likely to be offset by continuing growth in vehicle miles traveled. It is critical that legislation to reduce greenhouse gas emissions also provides people with low-carbon transportation options through community design and transportation alternatives. Providing consumers with transportation options will also save them money and provide additional public health, environmental, economic, and quality of life benefits.

CLEAN TEA is predicated on the adoption of a comprehensive climate change bill that would generate revenue for the Federal government. Under CLEAN TEA, 10 percent of the funding generated through this legislation would be used to create a more efficient transportation system and lower greenhouse gas emissions through strategies such as funding new or expanded transit or passenger rail supporting development around transit stops, and making neighborhoods safer for bikes and pedestrians.

In order to be eligible for the funding authorized by this legislation, cities and state departments of transportation would have to review their transportation plans and determine how they could reduce greenhouse gas emissions. The bill then provides federal funding for projects in those transportation plans to be distributed to states and localities based on the expected reductions in greenhouse gas emissions in each plan. States and cities with more ambitious plans would receive greater funding.

As we move forward to address climate change, I hope my colleagues will work with me to align our transportation and climate policy goals. By doing this, we can reduce our carbon footprint, improve our communities, save Americans money, and create a transportation system for the 21st century.

FEDERAL LIVING WAGE RESPONSIBILITY ACT OF 2009

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, March 5, 2009

Mr. GUTIERREZ. Madam Speaker. I rise today to announce the introduction of my bill, the Federal Living Wage Responsibility Act of 2009, legislation to mandate a livable wage for employees under Federal contracts and subcontracts.

The Economic Policy Institute estimates that, in fiscal year 2006, "over 406,000 federal contract workers earned less than $9.91/hr," the poverty threshold for a family of four. It is unacceptable that in a time of economic crisis, Congress is not doing all it can to ensure that hardworking Americans have the opportunity to keep themselves and their families out of poverty.

That is why I am re-introducing the Federal Living Wage Responsibility Act of 2009, which requires that employees of federal contracts or subcontracts of more that $10,000 are paid wages in accordance with the Federal poverty level for a family of four as determined by the Department of Health and Human Services. This legislation also ensures that federal contract workers receive benefits such as health insurance, vacation and holiday pay, disability insurance, life insurance, and pensions.

While Congress took one step in the right direction with the passage of laws such as the Davis-Bacon Act and the Service Contract Act to help ensure that employees of federal contractors earn a decent wage, our work is not done. Thousands of federal contract workers still do not earn enough to support their families. These prevailing wage standards fall well below what is required for full-time federal contract workers to sustain a reasonable standard of living.

Madam Speaker, in these times of economic turmoil this Congress must guarantee that hardworking Americans will be able to support their families with a livable wage. I ask my colleagues to join me in supporting this timely and necessary legislation which would set a standard for decent wages.