

schools help students reach their maximum potential. According to the United States Environmental Protection Agency, more than half of the schools in the U.S. have problems linked to unhealthy indoor air quality. Too many school districts struggle with the poor physical condition of their facilities, and this reality has only become worse because of the fiscal crisis affecting our country.

Schools in urban and rural areas are often overcrowded, unhealthy, inadequately maintained, and reduce quality learning. Healthy school environments encourage better school attendance and participation. Kids who feel healthy are more likely to stay in school. Healthy schools also encourage students to spend time at school for extracurricular activities, which is a key part of President Obama's goal to make our schools the community centers that they should and could be. All students deserve dry, clean, and quiet facilities with good indoor air, lighting and sanitation.

National Healthy Schools Day highlights simple steps we can take that can improve school environments for our children. This year's healthy schools campaign focuses on the importance of green, nontoxic cleaning products. Approximately 25 percent of chemicals in cleaning products used in schools are toxic and contribute to poor indoor air quality, smog, cancer, asthma and other diseases. Simply replacing toxic products with all natural cleaners could immediately improve the health of our students.

Additionally, Mr. Speaker, the U.S. Environmental Protection Agency provides guides and assessments on their Web site to help schools improve indoor air quality. National Healthy Schools Day raises awareness of tools like these to help make our schools healthier and safer for kids.

Mr. Speaker, this resolution in support of National Healthy Schools Day serves to recognize the importance of healthy, safe, and green learning environments in our Nation's schools. I thank the gentleman from New York (Mr. TONKO) for introducing this resolution, and I urge my colleagues to support this bill.

I reserve the balance of my time.

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

Mr. Speaker, I rise today in support of H. Res. 1280 expressing the support of the House of Representatives for the goals and ideals of National Healthy Schools Day. Most parents recognize the importance of keeping their children healthy, and strive to do so. National Healthy Schools Day recognizes the important role that schools also play in keeping students healthy and ready to learn.

Approximately 55 million children spend 30-50 hours a week in our Nation's schools. Local communities strive to make their school buildings places that support positive environments in which learning can thrive.

For example, by taking steps to improve indoor air quality, school districts can decrease irritants in the air that may aggravate asthma and allergies in some children. Districts are also responsible for ensuring that school buildings are safe from physical danger and that all children will be protected during their time at school.

National Healthy Schools Day promotes schools that support parents' efforts to ensure their children are safe and healthy whether at home or at school.

I ask my colleagues to join me today in honoring local schools that meet the commitment to keeping all children healthy and safe.

I have no additional requests for time, and I yield back the balance of my time.

Ms. WOOLSEY. Mr. Speaker, I am pleased to recognize the gentleman from New York (Mr. TONKO), the author of this legislation, for as much time as he may consume.

Mr. TONKO. Mr. Speaker, I thank the gentlewoman from California and the gentleman from Wisconsin. I rise today in support of H. Res. 1280, a resolution that I introduced to recognize National Healthy Schools Day. National Healthy Schools Day recognizes the importance of having a clean, healthy and safe indoor environment in our Nation's schools.

Each day millions of students, teachers, and staff go to work and school in our Nation's schools. Not all of these are healthy environments, especially for our young children. The EPA estimates that up to one-half of those schools have problems with indoor air quality. And 32 million students attend schools that have self-reported environmental problems with their facilities that can affect our children's health and learning.

Indoor air quality is one of the most common environmental problems in schools, which can aggravate children's allergies and asthma problems. Nine percent of our Nation's schoolchildren have asthma, which is the leading cause of absenteeism in schools. Other common environmental problems in schools include mold infestations, lead and copper contaminated drinking water, playgrounds and classrooms with high levels of pesticides, unchecked furnaces and buses leaking carbon monoxide, and exhaust from gasoline-powered equipment.

These problems affect the health of our Nation's schools and the people in them, and can contribute to absenteeism, learning difficulties, sick building syndrome, staff turnover, and liability issues for our school districts.

Research shows that simple steps can be taken to make our schools healthier. Heating and ventilation equipment can be improved to enhance indoor air quality. New schools can be built with a healthy design at non-polluted sites, in more sustainable ways that reduce energy and maintenance costs. Nontoxic products can be used

for cleaning, maintenance and teaching. The use of natural light can be improved.

Healthy and high performance schools are designed to improve the indoor environment for the students and staff members who go to work and school in these buildings each and every day. They are more energy efficient and lead to better overall health. Many States, in fact, have already adopted guidelines for building healthy and high performance schools, like my home State of New York.

National Healthy Schools Day draws attention to the importance of having a safe and healthy school environment for our Nation's students. National Healthy Schools Day is supported by the Healthy Schools Network, the EPA, the National Education Association, and many more organizations. I am proud to be counted as a supporter of National Healthy Schools Day, and look forward to continuing to work with my colleagues here to ensure that every student has a healthy environment in which to learn. After all, our children are the foundation for this country's great future. Shouldn't we be providing them with the safest and healthiest places to learn?

Ms. WOOLSEY. Mr. Speaker, I urge my colleagues to support this resolution recognizing National Healthy Schools Day authored by Congressman TONKO from New York, and recognizing the importance of ensuring healthy and green school environments for all of our children.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from California (Ms. WOOLSEY) that the House suspend the rules and agree to the resolution, H. Res. 1280, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the resolution, as amended, was agreed to.

The title of the resolution was amended so as to read: "Expressing support for designation of April 26, 2010, as National Healthy Schools Day."

A motion to reconsider was laid on the table.

□ 1515

#### RURAL HOUSING PRESERVATION AND STABILIZATION ACT OF 2010

Mr. KANJORSKI. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5017) to ensure the availability of loan guarantees for rural homeowners, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5017

*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 "Rural Housing Preservation and Stabilization Act of 2010".

**SEC. 2. LOAN GUARANTEE FEES.**

(a) UP-FRONT FEES.—Paragraph (8) of section 502(h) of the Housing Act of 1949 (42 U.S.C. 1472(h)(8)) is amended to read as follows:

“(8) GUARANTEE FEES.—With respect to a guaranteed loan under this subsection, the Secretary may collect from the lender, at the time of issuance of the guarantee, a fee equal to not more than 4.0 percent of the principal obligation of the loan, as determined sufficient by the Secretary to cover the costs (as such term is defined in section 502 of the Federal Credit Reform Act of 1990 (2 U.S.C. 661a)) of loan guarantees under this subsection.”.

(b) CONFORMING AMENDMENT.—Section 739 of the Agriculture, Rural Development, Food and Drug Administration, and Related Agencies Appropriation Act, 2001 (as enacted by Public Law 106-387; 114 Stat. 1549A-34) is hereby repealed.

(c) AUTHORIZATION OF AMOUNT OF LOAN GUARANTEES.—Section 513 of the Housing Act of 1949 (42 U.S.C. 1483) is amended by adding at the end the following new subsection:

“(f) AUTHORIZATION FOR LOAN GUARANTEES.—The Secretary may, to the extent approved in appropriation Acts, guarantee loans under section 502(h) in aggregate amounts not to exceed \$30,000,000,000 for fiscal year 2010.”.

**SEC. 3. BUDGETARY EFFECTS.**

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the Committee on the Budget of the House of Representatives, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Pennsylvania (Mr. KANJORSKI) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 20 minutes.

The Chair recognizes the gentleman from Pennsylvania.

**GENERAL LEAVE**

Mr. KANJORSKI. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and insert extraneous material thereon.

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

There was no objection.

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

Mr. Speaker, I rise today in support of H.R. 5017, the Rural Housing Preservation and Stabilization Act. This legislation aims to preserve the U.S. Department of Agriculture's section 502 Single Family Housing Guaranteed Loan Program that helps low- and moderate-income rural residents obtain safe and affordable housing.

Since its inception, this program has helped hundreds of thousands of families realize the American dream of homeownership. Managed by the USDA's Rural Housing Service, the program provides a vital source of mortgage credit in communities of less than 20,000 residents. USDA currently

guarantees rural home loans with the money that it receives through the appropriations process and the upfront fees it collects on loan originations.

Historically, Congress has also set, through the annual appropriations process, the statutory limit on the maximum loan commitment authority that the Federal Government will guarantee. These guarantees decrease the exposure of home lenders to default so that they will underwrite more mortgages for low- and moderate-income families in rural America.

In 2009, the 115,000 loans made under the program averaged \$112,000. The financial crisis, however, has created unprecedented demand for and spiked homebuyer interest in the program. As a result, the program has more than tripled in recent years from guaranteeing about \$3 billion in 2006 to guaranteeing more than \$10 billion at the end of March 2010.

In March, USDA notified its State directors and participating lenders in the program that they would have to stop making conditional loan commitments at the end of April because they had exhausted their funding and would have to wait until they received additional appropriations. H.R. 5017 offers a commonsense solution to this problem by raising the upfront fee that USDA can charge commercial lenders up to 4 percent and increasing the USDA's loan authority to \$30 billion for the current year. USDA confirms that these amounts would be sufficient for the program to continue to operate without interruption.

Moreover, by making this program self-sustaining, we would also reduce discretionary spending by \$24 million in the current fiscal year. So this legislation represents a win for American taxpayers and a win for America's heartland.

This legislation additionally enjoys broad support and passed out of the Financial Services Committee by a bipartisan vote last Thursday. In this regard, I am especially grateful for the work of my colleague, the gentlewoman from West Virginia (Mrs. CAPITO), who has worked closely with me on these matters. Her suggestions have helped make a good bill even better.

Additionally, many groups have called upon Congress to act quickly to fix this problem, including the National Association of Realtors, the Mortgage Bankers Association, and the American Bankers Association. We should heed their advice and pass this bill.

In sum, Mr. Speaker, to preserve the dream of homeownership in America's heartland, I urge all my colleagues to vote “yes” on H.R. 5017.

I reserve the balance of my time.

Mrs. CAPITO. Mr. Speaker, I would like to thank my colleague, Mr. KANJORSKI, for his good, solid work on this bill. We have worked well together on H.R. 5017, and I think we see the results of that work together here today on the floor.

This legislation extends the USDA 502 loan guarantee program. This program is a very important homeowner-ship tool for many rural Americans, many of whom live in my State of West Virginia, providing a loan guarantee on privately issued loans. The 502 program has a very low default rate.

Over the last few years, demand for the program has increased, and consequently loan commitment authority for the 502 program will be exhausted. Without swift action, borrowers who rely on this program will run out of options for affordable home loans.

Last week, I offered an amendment during the markup of H.R. 5017 in the Financial Services Committee that provides the 502 program with additional loan commitment authority and makes an important improvement to the program. In order to make the program self-sufficient, we are raising the guaranteed fee up to 4 percent, granting the Secretary the authority to choose the appropriate level. This ensures that the program will no longer be reliant on taxpayer funds to build capital reserves, a welcome part of the 502 program.

Although I am committed to continuing to work with my colleagues on potential long-term modifications to the 502 program that serve the best interests of the homeowners and the taxpayers, I believe it is important that the language increasing the loan commitment authority to \$30 billion be limited to the current fiscal year and not beyond that time period. We must be aware of the impact on the private market and ensure that private entities are able to regain appropriate market share.

Mr. Speaker, with these changes, we strike a balance of extending the program through the rest of the year. I, and I'm sure many of my colleagues here, have heard from numerous Realtors, lenders and potential homebuyers about the situation that the 502 program has found itself in. Since its inception, the 502 program has helped hundreds of thousands of families with low to moderate incomes realize homeownership. Over the past several weeks, as I said, many constituents have contacted me stressing just how important this program is as they are on their path towards homeownership and wish to see its continued funding.

Again, I would like to thank Mr. KANJORSKI for working with me on this legislation.

I reserve the balance of my time.

Mr. KANJORSKI. Mr. Speaker, I yield 2 minutes to the gentleman from Connecticut (Mr. COURTNEY).

Mr. COURTNEY. Mr. Speaker, last Friday, the U.S. Department of Commerce released figures for March for the sale of single family homes. It increased by 27 percent, the biggest increase since 1963.

We are finally starting to see real signs of recovery in the housing market, but it didn't happen by itself entirely. Prices have certainly gone

down, there are good rates available out there, but programs like the one Congressman KANJORSKI's legislation will protect and nurture have been a huge reason why we've seen the growth in numbers that the U.S. Department of Commerce reported last week.

The 502 program in eastern Connecticut has been a lifeline throughout 2009 and early 2010 where, again, the spike in numbers that Mr. KANJORSKI described has been a reality and has allowed, again, the market to thrive, but also to provide people an avenue to obtain financing that otherwise they never would have been able to get in the regular market.

As was said by the Congresswoman from West Virginia, lenders are holding their breath, homeowners are holding their breath, and the first-time homebuyer tax credit is about to expire in a few days. Passing this legislation which will provide an avenue to protect this program will continue the upward momentum that we are finally starting to see in the housing market.

Again, I congratulate Mr. KANJORSKI for his creative solution to this problem, which will not cost the taxpayers additional funds, but will keep, again, a growing real estate market moving in the right direction.

Mrs. CAPITO. Mr. Speaker, I would just, again, reiterate my support for this bill. I think it's timely. It's something that we want to do in an expeditious and responsible manner, and I believe that this bill addresses those concerns.

Ms. WATERS. Mr. Speaker, I rise in strong support of H.R. 5017, the "Rural Housing Preservation and Stabilization Act of 2010."

This bill would preserve the U.S. Department of Agriculture's Rural Housing Service (RHS) Section 502 Single Family Direct Homeownership Loans Program, which is set to expire at the end of this month.

Section 502 is USDA's main housing loan program and is designed to help low-income individuals purchase, build, repair, or renovate homes in rural areas.

Currently, Section 502 is the only federal program targeting safe and affordable homeownership opportunities to low- and very low-income rural households. The annual average income of a Section 502 direct borrower is 55 percent of area median income, or \$18,500 a year.

Since its inception, Section 502 has provided loans to approximately 2.5 million families at an extremely low cost to the federal government. Unfortunately, the amount appropriated for rural housing programs has been insufficient to meet the demand. The current backlog for Section 502 direct loans includes 27,000 rural households, totaling \$2.9 billion in loan applications.

H.R. 5017, will preserve the Section 502 program and establish a self-sustaining program at no cost to taxpayers. I believe Section 502 is vital for our rural communities throughout the nation and this bill is absolutely necessary to help preserve a critical program at no cost to taxpayers.

I urge my colleagues to vote for this important bill.

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

Mr. KANJORSKI. 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 Pennsylvania (Mr. KANJORSKI) that the House suspend the rules and pass the bill, H.R. 5017, 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. KANJORSKI. 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.

#### PROHIBITING A COST OF LIVING ADJUSTMENT FOR MEMBERS OF CONGRESS IN 2011

Mrs. DAVIS of California. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5146) to provide that Members of Congress shall not receive a cost of living adjustment in pay during fiscal year 2011.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5146

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

#### SECTION 1. NO COST OF LIVING ADJUSTMENT IN PAY OF MEMBERS OF CONGRESS.

Notwithstanding any other provision of law, no adjustment shall be made under section 601(a) of the Legislative Reorganization Act of 1946 (2 U.S.C. 31) (relating to cost of living adjustments for Members of Congress) during fiscal year 2011.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from California (Mrs. DAVIS) and the gentleman from California (Mr. DANIEL E. LUNGREN) each will control 20 minutes.

The Chair recognizes the gentlewoman from California.

#### GENERAL LEAVE

Mrs. DAVIS of California. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks on this legislation.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

Mrs. DAVIS of California. I yield myself such time as I may consume.

Mr. Speaker, while there are positive signs of economic recovery around the country, the budget deficit is still an important issue. Therefore, it is appropriate that we continue to forego a cost-of-living adjustment at this time as we did for 2010. I hope all of my colleagues will join me in supporting this measure.

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

Mr. DANIEL E. LUNGREN of California. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of this legislation, providing Members of Congress shall not receive a cost of living adjustment in pay during fiscal year 2011, sponsored by the gentleman from Arizona (Mr. MITCHELL), actually mirroring language that the gentleman from Texas (Mr. PAUL) has had before our body for some period of time. Both gentlemen have worked on this together, it is my understanding.

Across the country, we know that there are serious issues plaguing Americans, mainly a deteriorating economy and very high unemployment rates. In my home State, the underemployment rate is over 20 percent. In my district, Sacramento County has an unemployment rate of 12.9 percent, which is actually lower than some of the cities in my district. The city of Galt, for example, has an unemployment rate of 15 percent. So it goes without saying that things are not well in our economy and people are suffering.

As Americans around the country are struggling and sacrificing to make ends meet, it appears that we in Congress should not be immune. Other institutions are doing likewise. The Chief Justice of the Supreme Court recently announced in his Year-End Report for the Judiciary that he would not be requesting the usual salary increase for Federal judges given that "so many of our fellow citizens have been touched by hardship." The President has also announced a pay freeze for top White House officials and other appointees in the Federal Government.

Mr. Speaker, recently in this House we passed H. Res. 1257, supporting the goals and ideals of National Financial Literacy Month, 2010. This legislation sought to raise public awareness about financial education through highlighting the importance of maintaining and managing personal finances, increasing personal savings, and reducing indebtedness in the United States. Some would ask whether we in Congress ought to undertake that same examination with respect to our spending in this House and our spending overall on the Federal budget.

□ 1530

At a time when we are passing resolutions telling Americans to be more cognizant of their financial situation, their debt, their savings, we do need to do the same in the House.

Millions of Americans are not getting a pay raise this year. Many, unfortunately, are not even getting paychecks. Under these circumstances, Congress must forgo a pay raise to save the hardworking taxpayers and hard-looking job seekers in this country a little of their money. Relative to the overall Federal budget, this single act doesn't have that great an impact. But any dollar, any Federal dollar, is something that we should treat with utmost responsibility because it comes to us in a sense involuntarily from our constituents. It comes through taxes or future taxes to pay for current debts.