

Skelton Thompson (CA) Wasserman
Slaughter Thompson (MS) Schultz
Smith (NE) Thompson (PA) Waters
Smith (NJ) Thornberry Watt
Smith (TX) Tiahrt Waxman
Smith (WA) Tiberi Weiner
Snyder Tierney Welch
Space Titus Westmoreland
Speier Tonko Whitfield
Spratt Towns Wilson (OH)
Stark Tsongas Wilson (SC)
Stearns Turner Wittman
Stupak Upton Wolf
Sullivan Van Hollen Woolsey
Sutton Velázquez Wu
Tanner Visclosky Yarmuth
Taylor Walden Young (AK)
Teague Walz Young (FL)
Terry Wamp

NOT VOTING—15

Barrett (SC) Harman Kilpatrick (MI)
Berkley Higgins McHenry
Boehner Hoekstra Miller, Gary
Calvert Inglis Quigley
Campbell Kennedy Watson

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining in this vote.

□ 1722

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

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

STAFF SERGEANT FRANK T. CARVILL AND LANCE CORPORAL MICHAEL A. SCHWARZ POST OFFICE BUILDING

The SPEAKER pro tempore. The unfinished business is the question on suspending the rules and passing the bill (H.R. 5133) to designate the facility of the United States Postal Service located at 331 1st Street in Carlstadt, New Jersey, as the “Staff Sergeant Frank T. Carvill and Lance Corporal Michael A. Schwarz Post Office Building”.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from California (Ms. CHU) that the House suspend the rules and pass the bill.

The question was taken.

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

RECORDED VOTE

Mr. TONKO. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 409, noes 0, not voting 22, as follows:

[Roll No. 346]

AYES—409

Ackerman Alexander Austria
Aderholt Altmire Baca
Adler (NJ) Andrews Bachmann
Akin Arcuri Bachus

Baird Baldwin Dreier
Baldwin Driehaus
Barrow Duncan
Bartlett Edwards (MD)
Barton (TX) Edwards (TX)
Bean Ehlers
Becerra Ellison
Berkley Emerson
Berman Engel
Berry Eshoo
Biggett Etheridge
Bilbray Fallin
Bilirakis Farr
Bishop (GA) Fattah
Bishop (NY) Filner
Bishop (UT) Flake
Blackburn Fleming
Blumenauer Forbes
Blunt Fortenberry
Boccheri Lungren, Daniel
Bonner Foxx
Bono Mack Frank (MA)
Boozman Franks (AZ)
Boren Frelinghuysen
Boucher Fudge
Boustany Gallegly
Boyd Garamendi
Brady (PA) Garrett (NJ)
Brady (TX) Gerlach
Braley (IA) Giffords
Bright Gingrey (GA)
Broun (GA) Gohmert
Brown (SC) Gonzalez
Brown, Corrine Goodlatte
Brown-Waite, Gordon (TN)
Ginny Granger
Buchanan Graves
Burgess Grayson
Burton (IN) Green, Al
Butterfield Green, Gene
Buyer Griffith
Camp Grijalva
Cantor Guthrie
Cao Gutierrez
Capito Hall (NY)
Capps Hall (TX)
Capuano Halvorson
Cardoza Hare
Carnahan Harper
Carney Hastings (FL)
Carson (IN) Hastings (WA)
Carter Heinrich
Cassidy Heller
Castle Hensarling
Castor (FL) Herger
Chaffetz Hereth Sandlin
Chandler Hill
Childers Himes
Chu Hinchey
Clarke Hinojosa
Clay Hirono
Cleaver Hodes
Clyburn Holden
Coble Holt
Coffman (CO) Honda
Cohen Hunter
Cole Inslee
Conaway Israel
Connolly (VA) Issa
Conyers Jackson (IL)
Cooper Jackson Lee
Costa (TX)
Costello Jenkins
Courtney Johnson (GA)
Crenshaw Johnson (IL)
Critz Johnson, E. B.
Crowley Johnson, Sam
Cuellar Jones
Culberson Jordan (OH)
Cummings Kagen
Dahlkemper Kanjorski
Davis (CA) Kaptur
Davis (IL) Kildee
Davis (KY) Kilroy
Davis (TN) Kind
DeFazio King (IA)
DeGette King (NY)
Delahunt Kingston
DeLauro Kirkpatrick (AZ)
Dent Kissell
Deutch Klein (FL)
Diaz-Balart, L. Kline (MN)
Diaz-Balart, M. Kosmas
Dicks Kratovil
Dingell Kucinich
Djou Lamborn
Doggett Lance
Donnelly (IN) Langevin
Doyle Larsen (WA)

Larson (CT) Putnam
Latham Radanovich
LaTourette Rahall
Latta Scott (GA)
Lee (CA) Scott (VA)
Lee (NY) Sensenbrenner
Levin Serrano
Lewis (CA) Reyes
Lewis (GA) Sessions
Linder Sestak
Lipinski Shadegg
LoBiondo Shea-Porter
Loeb sack Sherman
Loftgren, Zoe Shimkus
Lowey Shuler
Lucas Shuster
Luetkemeyer Simpson
Luján Sires
Lummis Roskam
Lungren, Daniel Ros-Lehtinen
E. Ross
Lynch Ruppertsberger
Mack Rush
Maffei Ryan (OH)
Maloney Ryan (WI)
Manzullo Salazar
Marchant Sanchez, Linda
Markey (CO) T.
Markey (MA) Sanchez, Loretta
Marshall Sarbanes
Matheson Scalise
Matsui Taylor
McCarthy (CA) Schakowsky
McCarthy (NY) Schauer
McCaul Schiff
McClintock McCarthy (PA)
Meek (FL) Schmitt
Meeks (NY) Schock
Melancon
Mica
Michaud
Miller (FL)
Miller (MI)
Miller (NC)
Miller, George
Minnick
Mitchell
Mollohan
Moore (KS)
Moore (WI)
Moran (KS)
Moran (VA)
Murphy (CT)
Murphy (NY)
Murphy, Patrick
Murphy, Tim
Myrick
Nadler (NY)
Napolitano
Neal (MA)
Neugebauer
Nunes
Nye
Oberstar
Obey
Olson
Oliver
Ortiz
Owens
Pallone
Pascarella
Pastor (AZ)
Paul
Paulsen
Payne
Pence
Perlmuter
Perriello
Peters
Peterson
Petri
Pingree (ME)
Platts
Poe (TX)
Polis (CO)
Pomeroy
Posey
Price (GA)
Price (NC)

Thornberry
Tiahrt
Tiberi
Tierney
Titus
Tonko
Towns
Tsongas
Turner
Upton
Van Hollen
Velázquez
Visclosky
Walden
Walz
Wamp
Wasserman
Schultz
Waters
Watt
Waxman
Weiner
Welch
Westmoreland
Whitfield
Wilson (OH)
Wilson (SC)
Wittman
Wolf
Woolsey
Wu
Yarmuth
Young (AK)
Young (FL)

NOT VOTING—22

Barrett (SC) Higgins Miller, Gary
Boehner Hoekstra Pitts
Boswell Hoyer Quigley
Calvert Inglis Smith (TX)
Campbell Kennedy Sullivan
Davis (AL) Kilpatrick (MI)
Ellsworth Kirk
Harman McHenry Watson

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There is 1 minute remaining in this vote.

□ 1729

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

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Ms. KILPATRICK of Michigan. Madam Speaker, I was unable to attend to several votes today. Had I been present, I would have voted “nay” on the Republican Motion to Instruct Conferees on H.R. 4173; “aye” on final passage of H. Res. 1330; “aye” on final passage of H.R. 5278; and “aye” on final passage of H.R. 5133.

PERSONAL EXPLANATION

Mr. CALVERT. Madam Speaker, on June 8th I regret I was not present to vote on H.R. 1061 and H. Res. 518. Had I been present, I would have voted “yea” on both bills (rollcall Nos. 337–338). Today, had I been present, I would have voted: rollcall No. 339—“no”; rollcall No. 340—“no” rollcall No. 341—“no”; rollcall No. 342—“aye” rollcall No. 343—“aye”; rollcall No. Vote 344—“aye”; rollcall No. 345—“aye”; rollcall No. 346—“aye.”

APPOINTMENT OF CONFEREES ON H.R. 4173, WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2009

THE SPEAKER pro tempore (Mr. BRIGHT). Without objection, the Chair appoints the following conferees:

From the Committee on Financial Services, for consideration of the House bill and the Senate amendment, and modifications committed to conference: Messrs. FRANK of Massachusetts, KANJORSKI, Ms. WATERS, Mrs. MALONEY, Messrs. GUTIERREZ, WATT, MEEKS of New York, MOORE of Kansas, Ms. KILROY, Messrs. PETERS, BACHUS, ROYCE, Mrs. BIGGERT, Mrs. CAPITO, Messrs. HENSARLING, and GARRETT of New Jersey.

From the Committee on Agriculture, for consideration of subtitles A and B of title I, sections 1303, 1609, 1702, 1703, title III (except sections 3301 and 3302), sections 4205(c), 4804(b)(8)(B), 5008, and 7509 of the House bill, and section 102, subtitle A of title I, sections 406, 604(h), title VII, title VIII, sections 983, 989E, 1027(j), 1088(a)(8), 1098, and 1099 of the Senate amendment, and modifications committed to conference: Messrs. PETERSON, BOSWELL, and LUCAS.

From the Committee on Energy and Commerce, for consideration of sections 3009, 3102(a)(2), 4001, 4002, 4101-4114, 4201, 4202, 4204-4210, 4301-4311, 4314, 4401-4403, 4410, 4501-4509, 4601-4606, 4815, 4901, and that portion of section 8002(a)(3) which adds a new section 313(d) to title 31, United States Code, of the House bill, and that portion of section 502(a)(3) which adds a new section 313(d) to title 31, United States Code, sections 722(e), 1001, 1002, 1011-1018, 1021-1024, 1027-1029, 1031-1034, 1036, 1037, 1041, 1042, 1048, 1051-1058, 1061-1067, 1101, and 1105 of the Senate amendment, and modifications committed to conference: Messrs. WAXMAN, RUSH, and BARTON of Texas.

From the Committee on the Judiciary, for consideration of sections 1101(e)(2), 1103(e)(2), 1104(i)(5) and (i)(6), 1105(h) and (i), 1110(c) and (d), 1601, 1605, 1607, 1609, 1610, 1612(a), 3002(c)(3) and (c)(4), 3006, 3119, 3206, 4205(n), 4306(b), 4501-4509, 4603, 4804(b)(8)(A), 4901(c)(8)(D) and (e), 6003, 7203(a), 7205, 7207, 7209, 7210, 7213-7216, 7220, 7302, 7507, 7508, 9004, 9104, 9105, 9106(a), 9110(b), 9111, 9118, 9203(c), and 9403(b) of the House bill, and sections 112(b)(5)(B), 113(h), 153(f), 201, 202, 205, 208-210, 211(a) and (b), 316, 502(a)(3), 712(c), 718(b), 723(a)(3), 724(b), 725(c), 728, 731, 733, 735(b), 744, 748, 753, 763(a), (c) and (i), 764, 767, 809(f), 922, 924, 929B, 932, 991(b)(5), (c)(2)(G) and (c)(3)(H), 1023(c)(7) and (c)(8), 1024(c)(3)(B), 1027(e), 1042, 1044(a), 1046(a), 1047, 1051-1058, 1063, 1088(a)(7)(A), 1090, 1095, 1096, 1098, 1104, 1151(b), and 1156(c) of the Senate amendment, and modifications committed to conference: Messrs. CONYERS, BERMAN, and SMITH of Texas.

From the Committee on Oversight and Government Reform, for consideration of sections 1000A, 1007, 1101(e)(3), 1203(d), 1212, 1217, 1254(c), 1609(h)(8)(B),

1611(d), 3301, 3302, 3304, 4106(b)(2) and (g)(4)(D), 4604, 4801, 4802, 5004, 7203(a), 7409, and 8002(a)(3) of the House bill, and sections 111(g), (i) and (j), 152(d)(2), (g) and (k), 210(h)(8), 319, 322, 404, 502(a)(3), 723(a)(3), 748, 763(a), 809(g), 922(a), 988, 989B, 989C, 989D, 989E, 1013(a), 1022(c)(6), 1064, 1152, and 1159(a) and (b) of the Senate amendment, and modifications committed to conference: Messrs. TOWNS, CUMMINGS, and ISSA.

From the Committee on Small Business, for consideration of sections 1071 and 1104 of the Senate amendment, and modifications committed to conference: Ms. VELÁZQUEZ, Messrs. SHULER, and GRAVES.

There was no objection.

GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 5072 and to insert extraneous material thereon.

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

There was no objection.

FHA REFORM ACT OF 2010

The SPEAKER pro tempore. Pursuant to House Resolution 1424 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 5072.

□ 1739

IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the State of the Union for the consideration of the bill (H.R. 5072) to improve the financial safety and soundness of the FHA mortgage insurance program, with Mrs. HALVORSON in the chair.

The Clerk read the title of the bill.

The CHAIR. Pursuant to the rule, the bill is considered read the first time.

The gentlewoman from California (Ms. WATERS) and the gentlewoman from West Virginia (Mrs. CAPITO) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Madam Chair, I yield myself such time as I may consume.

Madam Chairwoman, I stand in strong support of H.R. 5072, the FHA Reform Act of 2010.

This bill is the product of three hearings on FHA in the past 6 months and bipartisan work with the ranking member of the Subcommittee on Housing and Community Opportunity, Congresswoman CAPITO. In fact, this bill contains most of the provisions Congresswoman CAPITO included in her bill on FHA introduced earlier this year.

Moreover, I am proud to say that this bill passed out of the Financial Services Committee on a simple voice vote back in April.

The FHA Reform Act is critical, timely, and important for households across the country. The act will enable the FHA to respond to the current housing and economic crisis and continue its mission of providing homeownership opportunities to millions of Americans.

We know that now, more than ever, preserving this mission is critical. As the private market has contracted, FHA has stepped into the void and injected much-needed credit into our mortgage system. Increasingly, it is the only option available for American homebuyers with less than a 20 percent down payment.

FHA insurance has been particularly important for minority communities, low-income families, and first-time homebuyers. The bill would provide FHA with more flexibility to adjust their annual mortgage insurance premium.

As I understand it, if FHA limits the premium increase to 0.90 percent, as Commissioner Stevens has indicated, new borrowers will see their monthly payments rise by about \$42 a month.

Now, while I am reluctant to support providing FHA with more flexibility, I believe that this provision is needed to keep FHA financially healthy. We have also taken steps to ensure that FHA requirements are not excessively onerous for homebuyers.

Secondly, this bill provides FHA with the authority to crack down on lenders that use fraud or misrepresentation or don't originate or underwrite loans in accordance with FHA guidelines. FHA has already taken steps to increase its lender enforcement activities, and the provisions included in this bill will empower them to rout out the bad actors while reserving the program for the lenders that follow the rules.

Thirdly, this bill empowers FHA to improve their internal controls that improve data tracking, risk management, and reporting to the public and to Congress. This includes improving monitoring of early defaults and claims, tracking mortgage information by loan servicers, providing FHA with the ability to contract out for additional credit risk analyses, requiring mortgagees to report to FHA when they stop buying loans from other mortgagees, and requiring a GAO study on FHA.

The bill also creates a new Deputy Assistant Secretary at FHA for risk management and regulatory affairs.

I believe the bill in front of us today is critical for ensuring a strong future for FHA, and I request my colleagues' support.

I reserve the balance of my time.

□ 1745

Mrs. CAPITO. Madam Chair, I yield myself such time as I may consume.

I would like to thank the chairwoman, Chairwoman WATERS, and the chairman of the full committee, Chairman FRANK, and Ranking Member BACHUS for their good, hard work on this legislation.