

In Florida, unemployment remains at 12 percent. People want to work. They want Washington to lead with a jobs plan. With construction and housing so integral to Florida's economy, stabilizing this sector is critical to our recovery.

Close to 1 million Florida families and seniors have lost their homes since 2009. Now, through no fault of their own, nearly half of all mortgages in Florida are underwater. But instead of creating jobs, Republicans want to kick middle class families while they're already down. Rather than improve mortgage modification programs by working with Democrats, my Republican friends want to shut them down altogether.

So to families and seniors across America who owe more to the banks than their homes are actually worth, what's the Republican plan? What's the response? Pay up, even if you have no job, no income, no health care. Under today's Republican bills, soon you and your family will have no home.

EGYPTIAN CHRISTIANS KILLED

(Mr. PITTS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PITTS. Mr. Speaker, this week, 13 Coptic Christians in Egypt were killed in clashes with Muslims. Recently, a church in the town of Sol was burned to the ground, leading many Christians to flee the village in fear of their lives. This comes only 2 months after 24 Christians were killed in a church bombing.

For thousands of years, Coptic Christians have lived and worshiped in Egypt, but some extremists want to use the chaos in the country today to drive them out of their homes and places of worship.

Egypt is in the process of developing a democratic government, one in which all the Egyptian people will have a say. These attacks undermine freedom and democracy. Democracy without protection of minority rights is mob rule and not true freedom.

I invite all my colleagues to join me on a letter to the commander in chief of the Egyptian Armed Forces calling on him to protect the Egyptian citizens during this critical period in his nation. We are glad to see the Egyptian people building a better government, and we must remind them that fundamental respect for human rights must be protected.

WISCONSIN SHENANIGANS

(Mr. INSLEE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. INSLEE. Mr. Speaker, middle class Americans around the country are very concerned about what's going on in Wisconsin for two reasons. The first reason is that they fundamentally

understand that while we all have to tighten our belts—and they've seen workers do that in Wisconsin, to give up various rights under bargaining agreements—they understand fundamentally that we can't solve this problem by attacking the middle class. And second, they understand that the shenanigans that went on last night in Wisconsin are an assault on some democratic principles that we have long enjoyed.

We have long enjoyed the right to petition our government for redress of grievances. It's right there in the grand old document that we took an oath to. And fundamentally, this is a reduction in the ability of Americans to work together, to speak with one voice to and with their government.

This will not abide. We've got to respect the middle class. We've got to respect democracy and move forward together as a country.

WE MUST REDUCE GOVERNMENT SPENDING

(Mr. STEARNS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. STEARNS. Mr. Speaker, some new statistics have just come out on government wages and salaries in this country. Government payouts, including Social Security, Medicare, and unemployment insurance, make up more than one-third of total wages and salaries of the United States population, a record figure that will only increase if action isn't taken before the majority of baby boomers enter retirement.

Social welfare benefits make up 35 percent of wages and salaries this year. In the year 2000, that percent was 21 percent. In the year 1960, it was 10 percent. And these are statistics that came from the Bureau of Economic Analysis data.

Recently, it was quoted that the U.S. economy has become alarmingly dependent on government stimulus itself. So, in this country, we have a stark choice: We have to reduce government spending. Otherwise, not only will we go bankrupt, but there will become a tipping point, a tipping point where the government payout for wages and salaries will become 50 percent of all U.S. wages. All of us should know what that means.

□ 1220

WHERE ARE THE JOBS?

(Ms. WILSON of Florida asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. WILSON of Florida. Mr. Speaker, today I rise with my colleagues for one reason—to talk about jobs again.

My constituents still need help. They want to work, but I don't hear any solutions. I've been here for over 2 months, and I'm still waiting to hear a

Republican plan for jobs. I came to Washington to focus on jobs. When are we going to talk about jobs?

I asked this same question 2 weeks ago. If I have to get up here every 2 weeks for the rest of my term and ask the same question, I will.

When I go home this weekend, I will be asked, "What are they doing in Washington to help me find work or provide jobs for others who want to work? I want to work to support my family. I want to start a business. I've lost my home, lost my job. And the Congress promised to help the economy so that I could find a job."

My constituents will ask me, "Why did they cut job training? Why are they cutting educational opportunities for young people?"

People are hurting and people are suffering. Listen to the people.

Let's stop the partisan bickering and help the people find work. If not now, when? If not us, who? If not here, where? The people want to work.

REPUBLICANS CONTINUE ASSAULT ON THE AFFORDABLE HEALTH CARE ACT ON 1-YEAR ANNIVERSARY

(Mr. PAYNE asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAYNE. Mr. Speaker, I rise today on the 1-year anniversary of the passage of the Affordable Health Care Act to voice my disappointment with my Republican colleagues' continued assault on the historic law that has already begun to provide aid and relief for countless Americans.

One year ago, my colleagues and I came together to enact a law because of the call to action from our constituents. We heard from seniors who could not afford their prescriptions and were in the Medicaid doughnut hole, parents whose children were being denied coverage due to preexisting conditions, individuals who were being denied treatment due to lifetime limits, and taxpayers who are bearing the costs of uncompensated health care.

We answered the clarion call from our constituents who asked us to protect them. Yet the Republican colleagues continue to assault the law. Siding the special interests, particularly the health care insurance companies that stand to lose from health care reform, my colleagues on the other side of the aisle continue to assault our program.

With that, I say let's keep the law in force and let's move forward with progress.

JOBS AND 99'ERS

(Ms. LEE asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LEE. Mr. Speaker, the American people want to know where are the

jobs. After 10 weeks of controlling the House, Republicans have no plan to create jobs, no plan to spur our economic growth.

Instead of listening to the American people and making jobs their number one priority, Republicans passed a budget that will result in 700,000 new layoffs. And what's the response? So be it. Taking food out of the mouths of hungry children by cutting WIC? So be it. Dropping 218,000 kids from the Head Start Program? So be it. Declaring a war on women by eliminating family planning services and punishing the one in five women across America who visit a Planned Parenthood clinic? So be it. Denying the extension of unemployment benefits to those who've reached that 99-week limit and are struggling to make ends meet? So be it.

And now denying homeowners to stay in their homes, the help that they need, by eliminating programs to prevent foreclosures? So be it.

The Republicans No Jobs, their So Be It agenda, it's a failure on all counts.

GENERAL LEAVE

Mr. BACHUS. 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. 830 and to insert extraneous material thereon.

The SPEAKER pro tempore (Mr. STEARNS). Is there objection to the request of the gentleman from Alabama?

There was no objection.

FHA REFINANCE PROGRAM TERMINATION ACT

The SPEAKER pro tempore. Pursuant to House Resolution 150 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. 830.

□ 1225

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. 830) to rescind the unobligated funding for the FHA Refinance Program and to terminate the program, with Mr. BASS of New Hampshire 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 gentleman from Alabama (Mr. BACHUS) and the gentleman from Massachusetts (Mr. FRANK) each will control 30 minutes.

The Chair recognizes the gentleman from Alabama.

Mr. BACHUS. Mr. Chair, I yield myself such time as I may consume.

Mr. Chairman, just this week the American people received some very sobering news. The budget deficit for the month of February alone is \$223 billion. That is \$8 billion every day. That

is money that we are having to borrow from countries around the world.

It wasn't long ago that our budget deficit for the entire year was only \$220 billion. But thanks to a Washington spending binge that has occurred over the last 4 years, now our monthly budget deficit is larger than our annual deficit used to be. In fact, February's budget deficit was the largest monthly budget deficit in the history of the United States. Larger in real dollars than when we were fighting for our existence during World War II. Higher than the Civil War. And that has happened even though government receipts posted an increase this February from last February.

Our national debt in the last 4 years has doubled. Now think of that. In the first 220 years of our existence, we incurred a national debt which, in the last 4 years, we've doubled. And by the end of this administration, unless we take action today—action the American people asked us to take last November—we will have tripled the deficit.

In 7 years or a little less than 7 years, we will have tripled our deficit.

That's why we're here on the floor today, because the American people have sent us a message. They said, "Don't spend us into a financial oblivion. We have to balance our own budgets at home. We expect the same from those that we send to Washington to represent us."

The bill that we're debating today is an example of two things: too many government programs—spending programs—and too many ineffective government programs. It is a poster child for both.

It's also an example of a broken promise. In 2008, during our financial meltdown, which has led to a recession and record unemployment, we promised the American people that those steps that were taken, that that money that was loaned, would be paid back to the national Treasury.

□ 1230

I am happy to say that today most of the money that was lent to what some have called a Wall Street bailout, what the American people certainly call a bailout, it has been paid back with interest, but it's not found its way into the national Treasury. It's not been paid back despite promises to the American people on this very floor of this House a little less than 3 years ago.

Instead, that money has been diverted into all sorts—and that's the TARP bailout money—it's been used for other social programs, just what many warned on the floor of this House would happen. It's turned into a slush fund. And one of the programs that it has funded is a well-intentioned program in which \$8 billion, that's 8,000 million dollars, has been designated for the FHA Refinance Program. Now, the FHA program today, the reserves are low. And that's a program that is not

in the greatest of shape. It's like most government programs. Eight billion dollars for a program to allow homeowners who are underwater on their mortgages to get a reduction in their mortgage.

Now, not all can take advantage of this program. There are what the American people have come to know as winners and losers. With all government programs, it seems that some benefit, but 99 percent of Americans don't benefit. And that's what's happened here. The administration said we'll literally have hundreds of thousands of people that will line up for this program. But because lenders and borrowers are getting together and working out, or some homeowners are deciding that they can't afford their mortgage and they're selling their houses, 42 American families have been assisted by this program.

Now, this is a program that authorizes \$8 billion. And \$50 million has actually been set aside and disbursed. In fact, the budget that the President has submitted has a \$50 million subtraction there for a program that's helped 42 families; \$50 million, 42 families. But think about this. How many families are underwater? How many American families have a home where they owe more than the home is worth? Twelve million, somewhere above 11 million—let's say 12 million.

That means that even if this program could have helped 100,000 that it would help 1 out of every 120 American families. One out of 120. And yes, some government employee sitting behind a desk would say you are eligible, you can apply, you win. At the most, all the programs we're going to consider this week and next week, which if we act, will save the American taxpayers billions and billions and billions of dollars, all of them will benefit only an estimated 500,000 families.

As the Inspector General has said, about 50 to 60 percent of those families, even if it goes to families—as we found out yesterday in a hearing, a lot of it is going to nonprofit groups. In Los Angeles alone, more went to a nonprofit group than went to the county government. But we are only helping 1 out of 22 families. What about those other 21 families? They're making their mortgage payment, and they're not asking the government for help.

It seems that we're in a country where the majority of Americans aren't underwater; about one-fourth are. But out of all those, we're starting programs to help in this case 42 families, in another case 200,000 families. And we're asking every American family, and we're asking their government, to start programs when we don't have enough money to finance the programs we have.

But more than that, I put a photograph up. And this is the bottom line on this program. Fifty million dollars has been put into a fund, and \$8 billion has been authorized for this program. And it's money we don't have. And it's