on future restoration, revitalization and research efforts in the Gulf, including in my state of Florida.

However, I remain greatly concerned with continuing our work to ensure an oil spill of this magnitude is prevented from ever happening again. Fortunately, the beautiful beaches in my district were spared a direct oil impact during the spill but make no mistake, our cities and local industries were impacted, including tourism and our fisheries, causing great hardship for many in my area. My constituents fear the impact that a future spill could have on their homes, businesses and our local environment.

While federal agencies have worked through the regulatory process to address some of deficiencies highlighted by the spill, most notably the Department of Interior's replacement of the Minerals Management Service with the Bureau of Ocean Energy Management, Regulation, and Enforcement, Congress has still not enacted comprehensive legislation. The members of the National Commission on the BP Deepwater Horizon Oil Spill and Offshore Drilling (Oil Spill Commission), which issued their final report in January 2011, recently gave Congress a D-plus for failing to implement the recommendations made in the report.

Multiple retrospective reviews of the oil spill and the response efforts have provided us with valuable information about what should be included in comprehensive legislation. This includes the report by the Oil Spill Commission, the Joint Investigation of Bureau of Ocean Energy Management, Regulation, and the BP Deepwater Horizon Oil Spill: Incident Specific Preparedness Review.

As I stated last Congress, I was not surprised that many of the changes I recommended in the SAFEGUARDS Act were included in the Oil Spill Commission report, as my measure was developed following a series of meetings and regular phone calls with the on-the-ground incident commanders, local research teams and community emergency response personnel. It is my hope that the Congress will act on the solutions put forth in this measure and include it in a wider legislative response to ensure that we impose rigorous safety standards on any off-shore platforms, while also establishing a fully thought out plan to respond to future disasters.

We must stop waiting and act to address the systematic breakdowns that led to the BP Deepwater Horizon catastrophe. The SAFE-GUARDS Act presents common sense solutions to help prevent a disaster of this magnitude from ever happening again, and improves the federal response in the event it ever does. Mr. Speaker, I ask my colleagues to support this measure. We owe it to the American people and the entire Gulf Coast to pass oil spill response legislation during this session.

HONORING BISHOP KING JAMES UNDERWOOD

HON. RODNEY DAVIS

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Friday, April 26, 2013

Mr. RODNEY DAVIS of Illinois. Mr. Speaker, I rise today in honor of Bishop King James

Underwood who is a pastor at New Free Will Baptist Church in Champaign, Illinois. Born in Mississippi, Bishop Underwood came to Champaign as a child. He has a Doctorate of Ministry and Doctorate of Divinity. He has been heavily involved in the local community groups, including helping to form the Free Will Baptist District as well as leading the Ministerial Alliance of Champaign-Urbana and Vicinity, the local NAACP, N.C.N.W. and the Champaign County Urban League. Today, Bishop Underwood will be celebrating his 75th Birthday with friends and family.

I am proud to honor Bishop King James Underwood today and would like to wish him a very happy birthday and thank him for his service and dedication to the entire community.

TRIBUTE ON THE OCCASION OF CANIFF STREET IN HAMTRAMCK, MICHIGAN BEING RENAMED IN HONOR OF REVEREND DOCTOR JOSEPH R. JORDAN

HON. GARY C. PETERS

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES $Friday,\ April\ 26,\ 2013$

Mr. PETERS of Michigan. Mr. Speaker, I rise today to recognize my friend, Reverend Doctor Joseph R. Jordan, Pastor of Corinthian Baptist Church in Hamtramck, Michigan. On Sunday, April 28, 2013, Rev. Dr. Jordan is being recognized by the City of Hamtramck as it renames a portion of Caniff Street, one of its major thoroughfares, to honor his decades of service to the community.

Rev. Dr. Jordan began his journey on the ecclesiastical path nearly forty years ago, when he left his lucrative career as an electrician to answer the call of service to God. Before joining the congregation of Corinthian, he served as Assistant Pastor at Calvary Baptist Church in Detroit for six years. Since his ascension to the Pastorate of Corinthian, Rev. Dr. Jordan has held steadfast to his belief that the focus of his position is to help others. Through his dedication and passion to the teachings of his faith, Rev. Dr. Jordan has not only been a shepherd to his congregation, but a local community leader to the Detroit and Hamtramck communities as well.

As the spiritual leader to his church, Rev. Dr. Jordan has focused his congregation on not only learning the lessons of their faith, but also taking action on those lessons to help the surrounding communities. Under his direction, members of Corinthian have instituted a bi-annual drive to procure and distribute clothing and household necessities to families in need. established a scholarship fund and organized a local neighborhood carnival where church members distribute school supplies to students. In further efforts to make his church a sanctuary to the community, Rev. Dr. Jordan has also opened Corinthian to the neighborhood's local chapter Alcoholics Anonymous, providing attendees a safe and welcoming space to meet.

As a community leader, Rev. Dr. Jordan has extended his work beyond his role as the Pastor of Corinthian. Rev. Dr. Jordan ardently believes that all people should be treated equally and with respect. This is a belief he has fought for in his endeavor to expand access to

quality healthcare as a trustee for the Henry Ford Health System. Additionally, Rev. Dr. Jordan has been a strong advocate for victims of housing discrimination, an endeavor he has been working on for decades.

Mr. Speaker, for the last four decades Rev. Dr. Joseph R. Jordan has been a strong spiritual leader to his congregation and a passionate advocate for so many marginalized people in the Southeast Michigan community. His work has not only strengthened the vitality of the Greater Detroit region, but also communities across our Nation. I have been fortunate to have his advice and counsel and I join with his friends, family and the congregation of Corinthian Baptist Church to celebrate his impact on our region as a portion of Caniff Street in Hamtramck is renamed in his honor.

DEATH OF EDWARD JAGNANDAN

HON. G.K. BUTTERFIELD

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. BUTTERFIELD. Mr. Speaker, today it is with profound grief that I rise to commemorate the life of Edward R. Jagnandan, a great leader, public servant and personal friend who will be greatly missed in his community of Wilson, North Carolina, and throughout our great state.

A righteous advocate of low-income families, senior citizens and the disabled, Mr. Jagnandan served dutifully as Wilson Housing Authority's chief executive director for 6 years. During the course of his illustrious tenure, I had the unique opportunity to watch Mr. Jagnandan successfully embark on building a brighter future for Wilson residents who rely on subsidized housing.

Mr. Jagnandan's indelible contributions to Wilson include securing a competitive federal stimulus grant that awarded more than \$7 million to build a new, energy-efficient 68-unit apartment complex serving low-income residents. While championing the value of homeownership, Mr. Jadnandan spearheaded programs that would make owning a home affordable to even those with modest means.

Though not a native of Wilson, his contributions to our community make Mr. Jagnandan a son of Wilson. As a member of the Wilson Rotary Club, Mr. Jagnandan regularly supported civic volunteer and fundraising initiatives and served as president of the Wilson chapter of the International Rotary Club.

Ed Jagnandan was born in Guyana to Wilfred Jagnandan whose job as a Presbyterian Missionary brought his wife Helen and their children to the United States. After arriving as a teenager, Ed earned his Bachelor and Master of Business Administration degrees from Mississippi State University.

Mr. Speaker, as a devoted husband, father, brother, friend and public servant Ed Jagnandan's untimely passing will surely be felt by all of those whose lives he touched. He will forever be missed but never forgotten in the city of Wilson and across North Carolina.

THE PRESERVING ACCESS TO MANUFACTURED HOUSING ACT

HON. STEPHEN LEE FINCHER

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES Friday, April 26, 2013

Mr. FINCHER. Mr. Speaker, in the aftermath of the recent housing crisis, the manufactured housing industry is facing significant challenges: an 80 percent decline in new home production, the closure of more than 160 plants, and the loss of more than 200,000 jobs. That's why I am introducing the Preserving Access to Manufactured Housing Act with my colleague Congressman BENNIE THOMPSON. This legislation would provide clarity and certainty to consumers and preserve the manufactured housing industry without deterioration of important consumer protections.

Earlier this year, the Consumer Financial Protection Bureau (CFPB) issued guidelines as required under the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) that expand the range of loan products that can be considered high-cost mortgages under the Home Ownership and Equity Protection Act (HOEPA) without recognizing the uniqueness of manufactured home loans compared to the rest of the housing industry. The new HOEPA guidelines are effective January 2014 and would include many manufactured home mortgages.

Simply put the cost of originating and servicing a \$250.000 loan and a \$25.000 loan are the same in terms of real dollars, but the cost as a percentage of each loan's size is significantly different. This difference causes the smaller-sized manufactured home loan to potentially exceed the new HOEPA thresholds set by Dodd-Frank and be categorized as a high-cost mortgage and stigmatized as predatory, even though there is nothing predatory about the features of the loan. The liabilities associated with making and obtaining a HOEPA high-cost mortgage will likely prevent lenders from offering loans to low and moderate-income homebuyers, denying families access to necessary credit for new and existing manufactured homes. In addition, millions of families could see the equity they have built up in their manufactured homes wiped out because lenders would not want to provide the financing needed for resale.

The Preserving Access to Manufactured Housing Act would adjust the new HOEPA thresholds so fewer small balance manufactured home loans are classified as high-cost, while maintaining the consumer protections from predatory lending practices in Dodd-Frank. This legislation not only protects consumers, but preserves a viable secondary market for manufactured home loans.

This bipartisan legislation would also clarify that manufactured home retailers and salespersons would not be considered loan originators unless they receive compensation from a lender, mortgage broker, or loan originator. The new CFPB definition of a loan originator, also effective in January 2014, is based on traditional mortgage market roles that differ from than the business model of the manufactured housing industry. Without this clarification, housing finance options may be eliminated for families seeking to purchase affordable manufactured homes.

We must make sure that we don't restrict housing options. The Preserving Access to Manufactured Housing Act protects the availability of financing for manufactured homes that many families across the country rely on for affordable housing.

IN RECOGNITION OF THE TECH-KNOW COMMANDOS OF WORCES-TER, MASSACHUSETTS

HON. JAMES P. McGOVERN

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. McGOVERN. Mr. Speaker, I rise today to ask my colleagues in the House of Representatives to join me in congratulating the Worcester Technical High School Robotics and Automation Technology Team, known as the Tech-Know Commandos, for winning the 2013 VEX Robotics World Championships trophy.

Team members Jason McKinney, Natalie Correa, Jake Richard, Greg Carlson, and Kahlan Cardin, worked tirelessly to develop the award-winning robot that competed against 420 teams from 23 countries. Prior to the world championship competition, the five students participated in—and won—a number of local and regional competitions. With the guidance of their coach and teacher Michael Meagher, the team continuously reevaluated the effectiveness of their robot and worked to perfect it.

As we continue emphasizing the need for high-quality and robust science, technology, engineering, and math education, the Worcester Tech robotics team should be recognized for their achievement in the STEM curriculum. Their experiences and successes will most certainly encourage other students to pursue opportunities in these fields.

Mr. Speaker, I'm so proud to represent Worcester, Massachusetts, a community that continues to explore robotics innovation. Please join me, the Worcester Technical High School, and the greater Worcester community in congratulating the Tech-Know Commandos for their excellence in STEM education and for their recent victory at the VEX Robotics World Championships.

DAN STOWERS HONORED FOR HIS WORK WITH HABITAT FOR HUMANITY

HON. C.W. BILL YOUNG

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. YOUNG of Florida. Mr. Speaker, I rise today to honor my constituent, Dan Stowers, who received the Clive Rainey Lifetime Achievement Award from Habitat for Humanity International. This prestigious national award was presented to Dan in recognition of his more than 20 years of volunteer service for Habitat for Humanity. For the benefit of my colleagues, I am including an announcement from Habitat for Humanity detailing Dan's accomplishments.

Dan began his service to Habitat in Ohio in 1991, after retiring from the Ohio Department of Natural Resources where he designed bridges, roads, marinas and infrastructure for state parks. His previous experience and love for home improvement were the perfect fit for Habitat, making Dan an invaluable volunteer from the very start. When Dan and his wife Carolyn moved to Pinellas County, Dan continued his work with Habitat Pinellas.

Habitat Pinellas quickly realized that Dan was a devoted volunteer who worked tirelessly to assist in building housing both in Pinellas County and through Habitat's international missions. In recognition of his commitment and skills, Habitat Pinellas asked Dan to become their lead architect 12 years ago and every year he designs and helps build an average of 25 homes in our community. Each Habitat home is unique and Ron Spoor, the chief operating officer for Habitat Pinellas, credits Dan's ability to modify house layouts to meet each family's needs. At the same time, they meet the highest standards for energy use and water efficiency to lower the cost of homeownership, which is vital in helping Habitat meet its mission of providing affordable housing to local families.

The value of his contribution is immeasurable and can be seen in every house Habitat builds from Dan's designs, often with his assistance. Spoor estimates that Dan is the largest individual donor to Habitat Pinellas, generously giving his time, talents and resources over the past 20 years. His efforts, along with all those who give their time and energy to assist Habitat Pinellas, have helped build more than 250 houses in Pinellas County

Mr. Speaker, Dan Stowers has been a devoted and passionate volunteer for Habitat for Humanity for the past 20 years, never seeking recognition for the huge impact he has had on families in Pinellas County, the United States, and the international community. I would ask my colleagues to join me in congratulating Dan on receiving the Clive Rainey Award as he continues to build upon his commitment to Habitat for Humanity in the coming years.

PINELLAS COUNTY MAN RECEIVES CLIVE RAINEY AWARD FROM HABITAT FOR HUMAN-ITY INTERNATIONAL

(Habitat for Humanity)

The prestigious "Clive Rainey Lifetime Achievement Award" was presented to Pinellas County resident Dan Stowers by Habitat for Humanity International at its biennial national affiliate conference in Atlanta on March 12th.

Stowers was recognized for more than 20 years of volunteer service to Habitat for Humanity affiliates in Florida and Ohio, Habitat Global Village builds, and Jimmy and Rosalynn Carter Work Projects around the world. At the Habitat for Humanity of Pinellas County affiliate, Stowers, a licensed professional engineer, volunteers his time and expertise to preparing engineering and architectural plans for many of the 25+homes built locally by the affiliate each year. In addition to preparing the plans and engineering for Habitat Pinellas, Dan frequently volunteers on the worksites and recruits and leads groups from his church to volunteer.

Stowers helped establish the first Habitat chapter in Romania and he has participated in ten Habitat builds in various locations around the world. He has also worked on Jimmy and Rosalynn Carter Work Projects in Hungary, the Philippines, Harlem, NY, Mexico and Thailand.

"By serving as the affiliate's professional engineer in a volunteer capacity, Dan has saved Habitat Pinellas a very considerable