

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 HU-
MANITY

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

sum of funds," said Ron Spoor, chief operations officer for Habitat Pinellas. "In fact, when calculating the monetary value of Dan's in-kind donation, Dan is the largest individual donor in the affiliate's history. Through his donation of time and resources to Habitat, Dan has enabled the affiliate to increase its production and serve many additional families."

The Clive Rainey Lifetime Achievement Award is presented annually to volunteers for significant accomplishments that have advanced the mission of Habitat for Humanity. The award honors Habitat for Humanity's first volunteer, Clive Rainey, who made an exceptional and sustained commitment to advancing Habitat for Humanity's mission through generously sharing his time and talents.

TAASA: TRUE HEROES FOR
VICTIMS OF SEXUAL ASSAULT

HON. TED POE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. POE of Texas. Mr. Speaker, this week, the Texas Association Against Sexual Assault (TAASA) received the Ronald Wilson Reagan Public Policy Award as part of the Department of Justice's National Crime Victims' Service Awards.

Since its founding in 1982, TAASA's work has changed the lives of sexual assault survivors in Texas and throughout our great country.

TAASA serves as a powerful voice for the Texas sexual assault movement.

Their work in prevention, training, and advocacy is unparalleled.

TAASA has successfully advocated for legislation to protect and serve victims of sexual assault on the federal and state level.

Like true Texans, they fight hard and do not back down when they know something is right.

Most recently, TAASA played a critical role in the passage of the bipartisan SAFER Act, which I introduced to help reduce the rape kit backlog, bring justice to victims of sexual assault and put perpetrators behind bars where they belong.

As co-founder and co-chair of the Congressional Victims' Rights Caucus, it is reassuring that there is such an effective group advocating on behalf of victims. And, of course I'm proud that they're from the great State of Texas.

I congratulate TAASA on their award and commend their important work.

And that's just the way it is.

HONORING MARINE LANCE CPL.
THOMAS PARKER OF RONAN

HON. STEVE DAINES

OF MONTANA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. DAINES. Mr. Speaker, Military Appreciation Day is an important reminder for all Americans of the importance of thanking and honoring the men and women who have served our nation in the armed forces.

I want to especially recognize Marine Lance Cpl. Thomas Parker of Ronan, Montana.

Lance Cpl. Parker served in the 3rd Battalion, 5th Marines, and on December 11, 2010 he lost both of his legs and much of his left hand from an improvised explosive device in Afghanistan's Helmand Province.

After months of surgeries and rehabilitation, Lance Cpl. Parker returned home to Montana, and I'm proud to have him joining us for Military Appreciation Day in Helena. His strength, perseverance, and selfless service has made Montana proud and is worthy of our deepest appreciation.

I'm proud to honor Montana's veterans and service members on Military Appreciation Day, but may we always remember to thank these selfless Americans each and every day for their service to our country and the sacrifices they have made to protect our nation's security and our freedom.

HONORING THE LIFE OF SARA
CAZARES

HON. JERRY MCNERNEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. MCNERNEY. Mr. Speaker, I rise today to ask my colleagues to join me in honoring the life of Sara Cazares, who passed away last week.

Sara was born and raised in Stockton, attending Franklin High School, and later earning a degree in social anthropology from Harvard before coming back to the San Joaquin Valley she loved, to raise her family.

For Sara, the American Dream was something we should all aspire to: you go to school to live a better life and you take responsibility in your community. Her actions spoke to this commitment and to her character.

Sara had a long history of community involvement, working with the local hospitals, actively participating in the democratic process, mentoring children in the Franklin IB program, which aims to encourage students to become active and cross-cultural in this inter-related world, and other efforts. Most recently, she served as a Board Member of the Stockton Unified School District, influencing the lives of children. She took great pride and joy in giving back, ensuring that our children received a quality education.

Sara was the epitome of how each of us can make a meaningful impact on those around us and that we can accomplish anything when the community works together. Her dedication, enthusiasm, spirit, and commitment to others is inspiring.

It is for these reasons that I ask my Colleagues to join me in honoring the memory of Sara Cazares and in sending our thoughts and prayers to her beloved family and friends.

DEDICATING THE WORLD WAR II
MEMORIAL OF AVON, INDIANA,
AND PAYING TRIBUTE TO THE
VALIANT SERVICE OF OUR VET-
ERANS

HON. TODD ROKITA

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. ROKITA. Mr. Speaker, on Saturday, May 4, 2013, the Parks Foundation of the

town of Avon, Indiana, will dedicate the Avon World War II Memorial Park in honor of our valiant World War II veterans. The park includes a sculpture in the likeness of one of Avon's remaining World War II veterans, Brigadier General Clyde C. "Chet" Wright, who exemplifies the sacrificial service of our veterans.

Brigadier General Wright was born in 1918 in Indianapolis. He graduated in 1938 from Ben Davis High School in Marion County, and two years later enlisted in the 139th Field Artillery Infantry Division of the Indiana Army National Guard. By December 1943, Chet Wright was deployed to New Guinea, staging there in preparation for some of the hardest fought battles in the South Pacific theater, Leyte and Luzon. After the war, Chet Wright returned to the states and to active duty with the Indiana Army National Guard. He served in several leadership positions, and was appointed as Assistant Adjutant General, Army, for the State of Indiana in March 1973.

In Avon today, all citizens enjoy the manifold blessings of liberty secured by veterans like Brigadier General Wright. Entrepreneurship is alive and well. Our growing economy includes world class transportation and logistics-based businesses. We are blessed with good schools, good government, and natural and abundant resources, including rich farmland which plays a pivotal role in feeding our nation and world.

It is my sincere hope that this memorial will properly honor the bravery and sacrificial service of our World War II veterans. May it serve as a daily reminder to all who pass it of the sacrifice that was required to secure this experiment in freedom known throughout the world as America, the land of liberty. May it fortify the resolve of this current generation to be vigilant in our sacred duty to preserve and protect it at all costs. May God bless our World War II veterans, may God bless Avon, Indiana, for its efforts to honor these heroes, and may God continue to bless the United States of America.

IN HONOR OF GERARD BELCHER

HON. ANDY BARR

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Friday, April 26, 2013

Mr. BARR. Mr. Speaker, I rise today to recognize the contributions of Mr. Gerard Belcher, who was born in Pike County, Kentucky into a family of eight children. Mr. Belcher's story is an all-American story—the story of the American Dream.

His father was a coal miner and his mother was a homemaker. As a young man, Mr. Belcher spent hours in the backwoods and mountains of eastern Kentucky hunting, trapping, and exploring caves. These hours spent in the woods would later provide critical skills for his experience in the jungles of Vietnam.

Mr. Belcher volunteered to serve our country in the Army. He trained as a paratrooper and became an expert with the rifle, pistol, Bowie knife, and hand to hand combat. He was selected first in his class at the Army Leadership School in Fort Polk, Louisiana where he also volunteered for combat in Vietnam.

In August 1968, he was assigned to the 9th Infantry Division and was soon selected to join