

of color face a higher risk of defaulting on their student loans and struggle to find jobs to pay off these loans due to discrimination in hiring practices.

First generation and immigrant college students face much higher default rates, and women own two-thirds of the \$1.4 trillion total of student debt.

The burden of this debt will be intensified postgraduation by the gender gap. It is time we started treating student debt like the national crisis it is. We need urgent action to address it. That is why I support debt free and tuition-free college and will be introducing a bill to cancel all student debt.

Our Debt-Free College Act would make debt-free college a reality for students within 5 years. We can ensure that students graduate debt free and are not at a competitive disadvantage as a result of the burden of student loan debt.

Making public 2-year and 4-year colleges free and accessible to all is essential in investing in an equitable future. It would also provide an enormous middle class stimulus that would boost economic growth, increase home purchases, and fuel a new wave of small business formation.

Student debt is not the result of bad choices or behaviors. It is the result of a system that tells the students to get an education, go to college in order to have a stable life, but then does not provide the resources so that they can afford that education.

But I believe together we can reform that system.

Ms. TLAI. Mr. Speaker, we talk about opportunity a lot in this Chamber. The opportunity to thrive, the access to get ahead in life if you worked hard. We tell our kids every day that opportunity is abundant. It is everywhere, in every corner. If you just work hard, you can have access to a tremendous amount of opportunity.

□ 1900

Yet we know now that many roadblocks exist through no fault of their own. This is why it is so critically important to talk about the college affordability issue and crisis in our country.

There are many motivations to go to school. For many first-generation college students like me, it is to help their families. Many want to give back to their community, yet many are not able to fulfill this dream because of affordability.

In fact, Mr. Speaker, Michigan ranks among States in the bottom half in college attainment. Fewer than 30 percent of Michigan adults hold at least a bachelor's degree. We are closing the door on those who want to help others, whether it is their family or their broader community.

Studies show that first-generation college students go to college in order to help their families. Sixty-nine percent of them say they want to help their families compared to 39 percent of students whose parents have earned

a degree. This desire also extends to the community with 61 percent of first-generation college students wanting to give back to their communities compared to 43 percent of their non-first-generation peers.

Regarding college school loan debt, students used to think about getting good enough grades when we go to college. That is what we were focused on. Not anymore, Mr. Speaker. Students today are forced to make a decision between a degree and access to that opportunity or debt.

In 2016, 64 percent of Michigan college graduates left school with debt, an average of over \$30,000 a year, the 11th highest in the Nation. Even after factoring in grant programs, low-income families have to pay more than 70 percent of their income to cover college costs.

I want to share a story of my friend in college. It took him close to a decade because he was serving our country. He came back after serving not only as a U.S. marine but also doing civil service work for the United States Army. He came back, and all he wanted to do was become a schoolteacher, a public educator. He loves it. It is his passion.

As he sits in his classroom every single day educating our children, he has to also deal with the increase in debt, with the high cost of interest, and with all those things that now put him in a financial crisis.

The bottom line, Mr. Speaker, is that low- and middle-income households already face higher burdens. They are less likely to have family assistance and more likely to have other pressures such as a part-time job or family caretaking roles in addition to their schoolwork.

As many low-income students avoid applying to college altogether due to costs, borrowers who are tens of thousands of dollars in debt aren't able to purchase homes, start their families, obtain employment in certain fields, and save for retirement.

Student loan debt is further putting low- and middle-income students and their families into a downward spiral that leaves many worse off than they were when they started school.

This is not how it has to be. Student debt has a greater impact on low-income borrowers, as many of us know. In fact, borrowers in low- and moderate-income households face education debt that has averaged 24 percent of their income in 2010 alone. The average for all households was 6 percent.

Looking at that more deeply and really unpacking that, we also have to look at food insecurity and housing insecurity when it comes to college affordability. The current state of college affordability leaves so many students in housing insecurity as well as food insecurity.

Most college students, Mr. Speaker, attending at least half-time are not eligible for SNAP assistance unless they

work at least 20 hours per week or they work part-time in a work-study program, have young children, or meet certain other requirements. Again, they are stuck in a spiral of insecurity. However, working 20 hours a week has been shown to lengthen the time it takes to graduate, just like for one of my best friends.

Increased college costs lead to a heightened risk of dropping out as well. I have seen many, many of my friends who started with me who could not finish because they couldn't afford it.

On-campus housing comprises anywhere from 24 to 42 percent of students' total budgets. Meanwhile, the cost of off-campus housing surrounding universities tends to be higher than the standard market rate. We see that in all our districts across the Nation.

These steep costs have consequences. One survey alone found that 42 percent of their undergraduate students had experienced housing insecurity within the past year.

In many cases, housing insecurity is coupled with food insecurity. In one study, 59 percent of students at a 4-year university experienced food insecurity. What that means is not having enough to eat, just like my colleague from California talked about for a specific resident in her community who only could afford to eat once a day.

The bottom line, Mr. Speaker, is that the more college becomes unaffordable and out of reach for working- and middle-class families, the more we subject students to poverty as they try to obtain higher education.

As income inequality increases and as we see it across our Nation every single day, and college tuition and living expenses go up as well, we are creating an environment where fewer people have an opportunity to thrive, fewer people can help their families, and fewer people have the means to help their community. This should not happen in our country, and we should be working day in and day out to correct this.

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

FAIR HOUSING MONTH

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the Chair recognizes the gentleman from Texas (Mr. GREEN) for 30 minutes.

Mr. GREEN of Texas. Mr. Speaker, it is always an honor to stand here in the House of Representatives, to have the opportunity to address colleagues, friends, and the Nation. I especially thank the leadership for allowing these privileges.

I am grateful to the many people who are still here as we continue with our statements on the floor of the House. You work tirelessly, and it seems that you work endlessly, Mr. Speaker. I think it appropriate that we thank you for being here with us into the late hours as we present our floor messaging.

Mr. Speaker, I am proud to be here tonight to announce that my dear friend and colleague, Representative EMANUEL CLEAVER, has joined me in reintroducing a resolution in recognition of Fair Housing Month.

Housing, Mr. Speaker, is a basic human right, but access is too often limited based upon race, sex, national origin, and sexual orientation. This resolution marks the 51st anniversary of the congressional passage of the Fair Housing Act, properly styled title 8 of the Civil Rights Act of 1968.

The Fair Housing Act prohibits discrimination concerning the sale, rental, and financing of housing based upon race, national origin, religion, sex, or familial status. This year, Mr. Speaker, also marks the 31st anniversary of the Fair Housing Amendments Act of 1988.

More than 50 years ago on the steps of the Lincoln Memorial in Washington, D.C., Dr. Martin Luther King delivered his famous “I Have a Dream” speech. It was considered, and it is still considered, one of the greatest speeches in American history.

In his speech, Dr. King called for racial equality and an end to discrimination. Passionately, he argued that all men are created equal and should be treated equally. Although that was not the case in America at that time, he believed it must be the case for America's future.

I must tell you, we have come a long way, Mr. Speaker, but we still have a great distance to go to realize the dream of Dr. King, a world where persons are judged by the content of their character, not the color of their skin. Dr. King was a very strong supporter of fair housing, and he envisioned a society free of discrimination.

I would like to speak just a moment about access to affordable housing. Each year, the Department of Housing and Urban Development releases the “Annual Homelessness Assessment Report.” This is released to Congress. It provides the best available estimates of homelessness and how it is impacting the United States.

According to the 2018 report, there were 552,830 persons experiencing homelessness in the United States on a single night in 2018.

The report also provides details on the demographics of the people experiencing homelessness. For example, for women and children in 2018, nearly 160,000 children and youth experienced homelessness, representing nearly 30 percent of the total persons who are in a state of homelessness. Over 216,000 women and girls experienced homelessness, or 40 percent of the total persons who experienced homelessness.

Racial minorities were disproportionately represented among people experiencing homelessness in 2018. African Americans comprised 40 percent of all people experiencing homelessness, despite making up only 13 percent of the Nation's general population.

Hispanic or Latino persons comprised 25 percent of the total, despite making

up but 18 percent of the Nation's general population.

Nearly 38,000 veterans experienced homelessness in 2018, or 9 percent of the total.

Furthermore, according to the National Low Income Housing Coalition, the U.S. has a shortage of more than 7.2 million rental homes that are affordable and available to the lowest income renters in our country.

After the 2008 financial crisis, it became clear that we need to address the epidemic of discrimination in lending where communities of color are disproportionately targeted. I can recall, having been on the Financial Services Committee, how we received testimony from persons who indicated to us that as a result of this downturn in 2008, the community of color, the African American community in particular, lost a generation of wealth. This is something that we are still trying to recover from.

This is why we need the Fair Lending for All Act. The Fair Lending for All Act would create such a fair lending testing program that would penalize individuals who discriminate. When they do so, and they discriminate invidiously and cause harm to persons, when they hold predatory loans and they make these loans, they will be held accountable because we must ensure we are not only understanding the patterns of housing discrimination more thoroughly but also understand that we are providing clear oversight and guidelines to combat housing discrimination.

In 1968, the National Advisory Commission on Civil Disorders, commonly known and well-known as the Kerner Commission, concluded in a groundbreaking report that White racism led to pervasive discrimination in employment, education, and housing.

In 2015, the Black homeownership rate was just over 40 percent, virtually unchanged since 1968. Over that same period, White ownership increased 5.2 percentage points to 71.1 percent, 30 percentage points higher than the Black homeownership rate.

As a result, President Lyndon B. Johnson signed the Fair Housing Act on April 11, 1968, 1 week after the assassination of Dr. Martin Luther King. In fact, there are many people who contend that before the demise of Dr. King, the Fair Housing Act would not have been signed as quickly as it was.

Dr. King, as you know, was assassinated. For many of us, it was a sad and dark day in the history of our country. We were saddened by what happened to Dr. King, notwithstanding the fact that the Fair Housing Act became law as a result of his untimely demise.

The Fair Housing Act was conceived to battle discrimination in housing related to these housing transactions that are supposed to allow everyone to access housing but don't always accomplish those goals.

More than 4 million Fair Housing Act violations occur each year against peo-

ple of all protected classes, including based on sexual orientation and gender identity. Less than 1 percent of the violations of Fair Housing Act laws are reported each year.

□ 1915

In 2017, approximately 28,843 housing discrimination complaints were filed. Of these, 20,595 complaints, or approximately 70 percent, were filed with local private, nonprofit, fair housing centers.

Housing bills in the 116th Congress include H.R. 123, the FHA Additional Credit Pilot Program Reauthorization Act.

We introduced this on January 3, 2019. This would extend section 258 of the National Housing Act, which established an automated process for providing alternative credit rating information for mortgagors and prospective mortgagors.

I would add that, simply put, this would give persons who pay their light bills, their gas bills, their water bills, all of their utility bills timely but they don't have thick credit files—in fact, they have thin credit files, and some of them have no credit at all, in addition to these bills that they pay on a monthly basis—an opportunity to have these payments scored so that they, too, might have the opportunity to own a home.

Representative VICENTE GONZALEZ is one of the cosponsors of this legislation.

H.R. 166, the Fair Lending for All Act, was introduced on January 3 of 2019, and this would establish an Office of Fair Lending Testing to test for compliance with the Equal Credit Opportunity Act, ECOA, and to create criminal penalties for invidious discrimination in lending.

H.R. 149, the Housing Fairness Act, was introduced on January 3, 2019, and it would instruct the Secretary of Housing and Urban Development to conduct a nationwide testing program.

This nationwide testing program would be utilized to detect and document differences in the treatment of persons seeking to rent or purchase housing or obtain a refinance of a home mortgage loan. It would measure patterns of adverse treatment because of race, color, religion, sex, familial status, disability status, or national origin of renters, home buyers, or borrowers. And it would measure the prevalence of such discriminatory practices across the housing and mortgage lending market.

H.R. 165, Improving Access to Homes for Heroes Act. This was introduced January 3, 2019. It would provide Congress with the information it needs, as we work toward ending homelessness among our veterans, by requiring HUD to provide Congress with an annual report that gives a comprehensive assessment of the efforts being made to provide housing assistance to our veterans, and it would also require public housing agencies to include veterans in their public housing planning.

Mr. Speaker, I am honored to be associated with all of the bills. We are honored to act as original sponsors of all of these pieces of legislation, but I am much more proud of the fact that, in this country, we are still making progress, but we really have come a long way.

I can remember a time when the public housing in this country was segregated, literally—tax dollars providing housing that was segregated.

I am proud to say that we have come a long way and integrated the public housing, housing paid for with American tax dollars.

I can remember a time in this country when there were neighborhoods that persons of African ancestry were restricted from living in. Restrictive covenants were prevalent. And there are still some neighborhoods that there is a degree of difficulty acquiring access to; but, generally speaking, restrictive covenants are no longer in existence to the extent that they are commonly used to exclude persons of color, and other persons as well, based on religious preferences, from the neighborhoods.

This is a country that still has a long way to go, but this is a country that has made some great strides.

Notwithstanding the strides, however, we must continue to do our very best to make sure every person who wants housing and can afford it can get housing, which means that we have to have affordable housing.

I was very proud this week that just passed, in Houston, Texas, to visit an area in my district, the Ninth Congressional District of Texas, where a project had been razed, as in eviscerated, and there was a raising, if you will, of another project.

This project cost approximately \$30-plus million, and it was subsidized in part from CDBG dollars from this Congress to the tune of about \$3 million.

It was a wonderful thing to see this new growth, if you will, this new housing development in this community. It is a wonderful project that has amenities that you might expect to find in an upscale neighborhood.

Within the center for persons to use, the common area, there is a business center right within that complex. There is also a facility for meetings. There was an exercise room. And their plan is to have a swimming pool. Yes, people who need affordable housing do swim. They enjoy exercising, and they want to have the opportunity to go online and conduct business just as other people do.

So it was a wonderful thing to see this project have all of these various amenities that you might find in an upscale neighborhood.

I was there with a good many people who were just proud to be a part of the community and to see this development take place within their neighborhood.

As you know, we dwell in our houses, but we live in our neighborhoods. And

in living in a neighborhood, you want to make sure that you have got quality housing. You want parks. You want schools. You want the opportunity to have your food source immediately available to you, readily available.

This is all a part of what is being developed as a result, in part, of these new housing projects coming online.

So it is important for us to continue to use community development dollars in a very positive way, so that we can continue to develop, not just homes for people, but neighborhoods for people to live in as well as homes for them to dwell in.

Houston, Texas, I am proud to say, has a mayor who has made it his mission to be a good partner in the wise and judicious use of these community development dollars. That is but one project that I can call to your attention. I have attended the ribbon cutting of many other projects that are similarly situated.

I would add, as I come to a close, that the housing crisis that we are experiencing now is one that is quite visible. In my lifetime, I don't think I have seen this number of people dwelling on the bridges, dwelling along the side of freeways, dwelling under trees.

We say that home is where the heart is. If this is true, we have to query: Where is the heart of the homeless? Where is the heart of the homeless? Is it on a bridge or under a bridge or near a park bench at night? Is it someplace where those of us who lead lives adorned with luxury don't have them in sight?

Where are the homeless? Where is the heart?

But the question really isn't, where is the heart of the homeless person. The question is: Where is our heart?

Where is the heart of a nation that is the richest in the world that can tolerate this level of homelessness that is in plain sight?

You don't have to look very far to see it. Many of us take the freeways and we avoid it, but it is right there for all to see.

Where is our heart? Where is the heart of the country that can put people on the moon, the country that can house people in space stations; where is the heart of the country that can do all of these magnificent things, yet have persons who are sleeping under bridges?

I am proud that the Honorable MAXINE WATERS, the chairperson of the Financial Services Committee, has a bill that we are taking up, a bill that would accord some many billions of dollars for the homelessness part of it, some \$5-plus billion, and it would attempt to tackle this problem of homelessness in a very positive way.

It is not just another Lilliputian effort. This is a noble effort to do what we can to provide homes for people who are living on the streets of life in the richest country in the world.

So, this month I am proud to bring this resolution to the floor, and I am

proud to tell you that we are going to tackle these problems. We may not solve them immediately, but we have the will to solve them eventually.

This is our challenge. This is our quest. And this is what we must do in the richest country in the world.

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

ADJOURNMENT

Mr. GREEN of Texas. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 27 minutes p.m.), under its previous order, the House adjourned until tomorrow, May 2, 2019, at 9 a.m.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

848. A letter from the Under Secretary, Personnel and Readiness, Department of Defense, transmitting a letter authorizing Colonels Gregory Kreuder and Ty W. Neuman, United States Air Force, to wear the insignia of the grade of brigadier general, pursuant to 10 U.S.C. 777(b)(3)(B); Public Law 104-106, Sec. 503(a)(1) (as added by Public Law 108-136, Sec. 509(a)(3)); (117 Stat. 1458); to the Committee on Armed Services.

849. A letter from the Under Secretary, Acquisition and Sustainment, Department of Defense, transmitting notification of the Department's intent to commence chemical agent destruction operations at the Blue Grass Army Depot Chemical demilitarization site in Richmond, KY, pursuant to 50 U.S.C. 1512(4); Public Law 91-121, Sec. 409(b)(4); (83 Stat. 209); to the Committee on Armed Services.

850. A letter from the Under Secretary, Acquisition and Sustainment, Department of Defense, transmitting the Department's 2019 Annual Report to Congress on Chemical and Biological Warfare Defense, pursuant to 50 U.S.C. 1523(a); Public Law 103-160, Sec. 1703; (107 Stat. 1854); to the Committee on Armed Services.

851. A letter from the Under Secretary, Acquisition and Sustainment, Department of Defense, transmitting a partial report comprising six report requirements out of seven examining the health of the defense electronics industrial base, including analog and passive electronic parts, substrates, printed boards, assemblies, connectors, and cabling by January 31, 2019, pursuant to Public Law 115-232, Sec. 845(a); (132 Stat. 1881); to the Committee on Armed Services.

852. A letter from the Chief Counsel, FEMA, Department of Homeland Security, transmitting the Department's final rule — Final Flood Determinations; Erie County, New York (All Jurisdictions) [Docket ID: FEMA-2019-0002; Internal Docket No.: FEMA-B-1128] received April 25, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

853. A letter from the Director, Regulatory Management Division, Environmental Protection Agency, transmitting the Agency's final rule — Air Plan Approval; Maine; Infrastructure State Implementation Plan Requirements for the 2010 Sulfur Dioxide NAAQS [EPA-R01-OAR-2018-0637; FRL-9992-50-Region 1] received April 26, 2019, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121,