

230, and quarterback Conor McCormick set the record with 335 passing yards and four touchdowns.

The Williamsville football team has made all of central Illinois proud with their accomplishments this season. The never-give-up spirit that embodied this team was on full display in their State championship, and their historic season is a testament to the hard work of these young men.

I congratulate Coach Aaron Kunz and the Williamsville High School Bullets.

□ 1530

HONORING ANGELA MCSHAN

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

Mr. VAN DREW. Madam Speaker, I would like to join the United States Coast Guard in welcoming the recently commissioned U.S. Coast Guard cutter *Angela McShan*. The ship is part of a new fleet of cutters that boasts short response times and larger vessels, which will help patrol the coast from south Jersey all the way down to the Caribbean.

This cutter was named after the late Master Chief Angela McShan, who served the Coast Guard for over 20 years, and she was the first Black woman to earn the title of master chief petty officer.

The cutter was commissioned with the help of McShan's seven brothers and sisters in boarding the cutter for the first time and raising the flag so the ship could set sail.

I am excited to see the U.S. Coast Guard Training Center Cape May flourish with the upgrade of the new cutter, and I am honored to have a hero like Angela McShan watching over our officers from heaven.

Madam Speaker, we are proud of Angela McShan. We are proud of the Coast Guard, both in the United States of America and in south Jersey.

REMEMBERING PEARL HARBOR

(Mr. SPANO asked and was given permission to address the House for 1 minute.)

Mr. SPANO. Madam Speaker, I rise today to honor the lives of those who fought and those who died so valiantly during the attacks at Pearl Harbor. On December 7, 78 years ago, the unthinkable happened. Our Nation was attacked in one of the most horrific events we have ever endured on our own soil. That day that will live in infamy also compelled the United States to enter the second World War.

The bombs that destroyed the USS *Arizona*, 169 aircraft, and most of our Pacific fleet, rocked the Nation to its core. The attack killed almost 2,500 servicemembers plus 49 civilians and wounded 1,200 more. They were sons and daughters, they were brothers and sisters, and above all, they were heroes.

And today we stand with those who lost family and friends, and we stand with the heroes who have defended and those who continue to defend our freedoms today and our way of life. We must never forget, and we must always honor their sacrifice.

DEMOCRATS HAVE PLEDGED TO TAKE ACTION

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

Mr. MORELLE. Madam Speaker, in January, House Democrats pledged to get to work for the people and take action to uplift the lives of everyday Americans.

I am so proud of the progress we have made and the proposals we have advanced that would have real, meaningful impacts on our communities. Unfortunately, our partners in the United States Senate have abdicated their responsibility to do the same.

We have sent over 300 bipartisan bills to the Senate so far this year, and not one has been taken up for a vote. This includes legislation to keep our communities safer by enacting universal background checks on all gun sales, legislation that would raise the minimum wage, safeguard our elections, protect people with preexisting conditions, and ensure equal pay for equal work.

We were elected to serve the American people, and I will keep fighting alongside my colleagues in the House to advance legislation that improves the lives of everyone who calls our Nation home. I call upon the United States Senate to do the very same.

THE RIGHT TO VOTE IS SACRED

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

Mr. ENGEL. Madam Speaker, I rise in support of H.R. 4, the Voting Rights Advancement Act.

The right to vote is sacred and must not be infringed upon. Sadly, our Nation has a long and even bloody history of racial voter suppression, but lately that suppression has been supercharged by the terrible decision in *Shelby County v. Holder*. This case gutted key protections of the Voting Rights Act, allowing for States to prevent certain groups from accessing the ballot through voter ID laws, closing polling locations, and even purging voter rolls.

I will be pleased to vote in favor of H.R. 4, as it represents a major step toward ensuring every citizen has the ability to vote. H.R. 4 will create a new coverage formula for repeated voting rights violations in the last 25 years and establish practice-based preclearance to focus administrative or judiciary review narrowly on suspect voting practices.

With the House approving H.R. 4, we take a major step forward, and I urge prompt action by the other body.

PEACE PROCESS IN UKRAINE

(Ms. KAPTUR asked and was given permission to address the House for 1 minute.)

Ms. KAPTUR. Madam Speaker, next week, leaders from Ukraine, France, Germany, and Russia will meet to discuss a road forward to peace in Ukraine. President Zelensky was elected with a clear mandate to bring to an end Russia's illegal war on Ukraine.

The question we must ask is: Peace at what cost to liberty?

Russia illegally invaded Ukraine, already leading to the deaths of over 14,000 Ukrainians and the displacement of millions. The enemy of liberty seeks to undermine democratic institutions that have secured peace in Europe since the second World War ended.

During these sensitive negotiations, freedom lovers stand shoulder to shoulder with the Ukrainian people. America will not tolerate any nation that bullies Ukraine into a sham peace that only rewards Kremlin aggression.

We join with the Ukrainian people in welcoming a just peace in Ukraine. However, any peace agreement cannot provide legal cover for Russia's land grab. Peace can only come to Europe when Russia respects the integrity of Ukraine's borders.

Madam Speaker, liberty on the European Continent hangs in the balance. Today we must do what is right and stand with Ukraine's people so that tomorrow she will have a lasting peace and Europe, as well.

CONGRATULATING THE RIVER ROUGE FOOTBALL TEAM

(Ms. TLAIB asked and was given permission to address the House for 1 minute.)

Ms. TLAIB. Madam Speaker, I rise today to give a hearty congratulations to our Panthers, the River Rouge High School football team on winning their first ever state championship. Thirteenth District strong is so incredibly proud.

In a dramatic game, our River Rouge Panthers prevailed over setbacks early on to defeat a formidable opponent. This hard-earned victory is a testament to the countless hours of training put in by this dedicated team, as well as the support of its coaches and our parents.

As legendary basketball coach Phil Jackson once said, "The strength of the team is each individual member. The strength of each member is the team."

Please join me in recognizing our River Rouge High School football team, the Panthers, and Coach Corey Parker for their outstanding accomplishment.

Congratulations, Panthers.

ECONOMIC JUSTICE ISSUES

The SPEAKER pro tempore (Ms. WEXTON). Under the Speaker's announced policy of January 3, 2019, the

gentlewoman from Michigan (Ms. TLAIB) is recognized for 60 minutes as the designee of the majority leader.

Ms. TLAIB. Madam Speaker, today, I am representing the Congressional Progressive Caucus in our Special Order so that we can push forward on a number of agendas, especially on economic justice issues. I am really proud to join many of my colleagues today as we talk about housing for all across the United States of America.

Madam Speaker, I yield to the gentlewoman from Minnesota (Ms. OMAR).

Ms. OMAR. Madam Speaker, I rise today to discuss the basic and dire human right that so many of us take for granted, the right to a safe and stable home.

Last week, families across this country gathered around in their dining rooms to give thanks and break bread, but many families in my home district were not sitting around for a holiday dinner. Instead, they were facing an indescribable tragedy. The day before Thanksgiving, a fire broke out in a 25-story public housing building in the Cedar-Riverside neighborhood of Minneapolis where I grew up. Five people lost their lives. And more than a week later residents are still in the hospital recovering from their injuries.

After the brave men and women of the local fire department cleared the scene and controlled the blaze, we discovered an almost unbelievable reality. These homes were not equipped with sprinklers. You see, these buildings are so old that it is exempt from laws that require such lifesaving equipment.

And that isn't the only egregious safety issue that our public housing residents are forced to endure.

There has been a ban on building new public housing since the 1990s. In fact, the Cedar-Riverside building that sustained the fire was built in the 1960s. And the Federal Government has been underfunding the repair and maintenance needs of the homes for years. In Minnesota, the backlog of repair needs totals over \$300 million. So not only are these homes half a century old, they are practically being held together with little more than hope and masking tape.

Make no mistake, we, as lawmakers, bear responsibility for the deplorable conditions of our public housing and for the deplorable and unsafe conditions that millions of Americans are living in today. This is our fault. The Federal Government has all but abandoned public housing.

We cannot continue to pretend that we can't see the crumbling buildings in our districts. We can't continue to ignore the hundreds of thousands who experience homelessness because of waiting lists for housing assistance. And it goes beyond the homeless population.

Millions of Americans are living every single day in fear of eviction. Twelve million Americans are paying more than half of their income in rent, and about 6,300 people are evicted every single day.

How can we in Congress call ourselves leaders if we continue to ignore this crisis?

I, for one, refuse to continue down that path. It is time for a bold and progressive solution.

I will be introducing legislation that ensures every public housing unit in this country is equipped with sprinklers, so that we never see another devastating tragedy like the one that befell the residents of my district. And we will be demanding accountability from HUD, requiring the agency to report on exactly how many units are not fitted with sprinklers and how much money the agency needs to fix this glaring hazard. But that is not enough.

Last month I introduced Homes for All Act, which would make an historic investment of \$1 trillion in public housing and low-income housing and build a record 12 million new homes over the next 10 years.

My bill would also ensure that public housing residents are guaranteed access to important wraparound services like employment assistance, child care, and financial literacy courses.

And just as important, my bill would make sure that public housing funding is a mandatory part of our Federal budget, meaning that the government wouldn't be able to abandon these new homes or neglect their upkeep. Public housing would now be treated like any other important guaranteed source of assistance, like Social Security and Medicare.

While my legislation is bold, it is also absolutely necessary. Every human being has a right to a safe and affordable home. And without an historic investment in our public housing stock and greater accountability for the safety of our residents, we will continue to face tragedies like the ones that claimed the lives of five people in Cedar-Riverside last week. We cannot let that happen, and I will not let that happen.

Madam Speaker, I thank Congresswoman RASHIDA TLAIB for allowing this conversation to take place today.

Ms. TLAIB. Madam Speaker, I yield to the gentleman from California (Mr. GOMEZ).

Mr. GOMEZ. Madam Speaker, I thank the Congresswoman from Michigan for having this Special Order on such an important issue.

When you look at inequality in America, you have to start with housing, because inequality often is started by how much a person pays to house their family, to house their kids, to house their family members.

In order to solve for inequality, we have to solve the housing crisis. And in order to solve the housing crisis, we have to acknowledge and rectify America's shameful history of discriminatory housing practices.

Policies and practices like redlining, segregation, blockbusting, and steering that denied low-income people and communities of color access to homeownership and created the housing disparities that are still prevalent today.

□ 1545

In America, homeownership is how we build wealth, and it determines your family's likelihood of success.

In America, whether you rent or you own, where you live determines where your kids go to school.

In America, it often determines how far you commute to work.

In America, it often determines how far you are from a grocery store and healthy options for food for your family. It also determines what public services are available to you.

But, unfortunately, many low-income individuals and people of color have been denied this opportunity.

We still have an opportunity to make amends and rectify the inequalities that have persisted in low-income neighborhoods and communities of color.

The Tax Code is one of the most powerful tools we have. That is why I re-introduced the Rent Relief Act.

This bill aims to reduce the rent burden by creating a new refundable tax credit for families that are paying more than 30 percent of their income in rent and utilities because no family should be forced to choose between paying rent and meeting their basic needs. This would put more money in the pockets of families at a time when wages have remained stagnant and housing costs have increased.

This bill has the potential to transform lives, provide millions of the lowest income people with a breadth of opportunities, and provide opportunities to climb the economic ladder by redistributing the benefits of homeownership to the lowest income earners.

Madam Speaker, I urge my colleagues to cosponsor this important piece of legislation.

Ms. TLAIB. Madam Speaker, I yield to the gentlewoman from New York (Ms. OCASIO-CORTEZ), my good colleague.

Ms. OCASIO-CORTEZ. Madam Speaker, I thank Congresswoman TLAIB for hosting this Special Order hour on housing and our chair for presiding during this very critical conversation.

We are here today to talk about one of the most core, important issues facing the American people, which is housing.

Each and every year, it feels as though, as our wages remain stable or the same, rent is going up, and it becomes harder and harder to afford the very things that keep ourselves afloat and alive, whether it is healthcare, housing, or an education.

During the financial crisis of 2008, American households lost \$16 trillion in wealth. Many lost their homes and saw their savings and retirement funds depleted. More than half of all renters in America, over 21 million households, were rent-burdened in 2015, meaning that they spent 30 percent or more of their income on rent.

We are in one of the worst renter crises in a generation. At a time when our

country is at its wealthiest, in the city of New York, we are seeing populations of people who are homeless at the highest rates since the Great Depression. But there is another way.

When we start to legislate housing as a human right, we begin to change our priorities and move away from looking at housing as a for-profit commodity for speculation and toward something that should be guaranteed for all Americans at an affordable rate that can be accessible to all working people in America.

That is one of the reasons why I have introduced A Place to Prosper Act, which includes provisions like universal rent control, just cause evictions, a ban on income discrimination, access to counsel, improving the quality of the housing stock, and a disclosures requirement on corporate landlords to rein in bad actors.

Additionally, we also know that the area of housing and construction is one of the largest contributors to carbon emissions, which is why we have also introduced the Green New Deal for Public Housing Act. What that does is that it works and aims to decarbonize the entire public housing stock in the United States of America.

It is what must be done; it is in accordance with the science; and it changes the value system through which we approach housing away from the volatile boom-and-bust speculative environment and toward a secure and stable economic environment that treats housing as a right.

Ms. TLAIB. Madam Speaker, I yield to the gentleman from Oregon (Mr. BLUMENAUER), my good colleague.

Mr. BLUMENAUER. Madam Speaker, I appreciate the gentleman's courtesy in permitting me to speak on this and for organizing what I think is one of the most important discussions that this Congress needs to have.

Housing is fundamental. It has been the major source of wealth generation for millions of middle-class Americans and an even greater source of wealth accumulation for upper income Americans.

But, sadly, it has been a source of discrimination and widening income inequality because of decades of systematic discrimination by the Federal Government against people of color, especially African Americans.

I am embarrassed that in my community, returning World War II veterans were denied opportunities to live in neighborhoods where they could actually afford the loans. The redlining practices denied them an opportunity to be able to secure government-financed lending.

We had practices in the real estate industry that actively steered people away from certain neighborhoods. We had areas where people resisted allowing people of color to move in. The Federal Government did not enforce constitutional antidiscrimination provisions.

Madam Speaker, the consequences of decades of neglect, discrimination, and

underinvestment is visible today in most major American cities. It is obvious in my community, where we are seeing a homeless population that is persistent and growing.

We are seeing in communities large and small people who are rent-burdened, as my colleagues have already referenced, with half the people paying more than a third of their income, many of them over half, if they can qualify as renters at all.

The Federal Government has systematically reduced its modest housing footprint, not being involved in new housing construction for low-income and extremely low-income people.

There is no way, despite Ben Carson's mumbo jumbo, that those people can be self-sufficient, in terms of housing. They need direct government assistance.

The failure to have adequately housed them plays out in our streets. Inadequate housing has health consequences. In fact, we are watching now some of America's hospital systems realizing that fact and investing in housing opportunities and wrap-around services because people who are not adequately housed actually cost society far more.

We are watching steps that are being taken in the private sector to recognize that this is the quickest way to close that income inequality gap. It is the quickest way to strengthen communities. In fact, it has profound consequences for education.

Children who are housed not in concentrated poverty but in housing opportunities that integrate them into broader communities have much better performance in schools without increasing the number of teachers, without increasing the per capita spending per pupil. Where those children live is the most profound indicator of future academic success.

I have been troubled with this issue for years. This summer, I spent time developing a report on why the Federal Government needs to get back into the housing game. It is entitled "Locked Out: Reversing Federal Housing Failures and Unlocking Opportunity." It is available on my website.

Madam Speaker, I am deeply concerned that we finally recognize housing is a fundamental right. The United Nations recognized it as a fundamental human right in 1948, and we are a long way from that point.

We need to invest in reducing the shortage of 7 million affordable rental homes available to extremely low-income people. No State has an adequate supply of affordable homes.

I propose building 12 million new public housing units and fully funding all the maintenance need in the existing public housing stock rather than slowly starving the authorities in their ability to maintain an adequate housing stock.

I think it is past time to create a renter's tax credit to cover the difference between the rent and wages or

making Section 8 vouchers an entitlement program available for all who qualify.

Yes, it will be expensive, but we are already spending huge amounts of money subsidizing housing. The problem is that the subsidies go to people who need the help the least. The mortgage interest deduction provides most of the support for people at the upper income levels, people who already have housing. In countries around the world that don't even have a mortgage interest deduction, there is no great variation in homeownership rates.

We can adjust that now. There is an opportunity for us, and I have proposed equalizing the benefit of the mortgage interest deduction by converting it into a credit so that it treats people at various income levels equally.

I also think it is past time to eliminate a mortgage interest deduction for second homes and, instead, invest that money in helping people who don't have housing today.

It may seem to some that these are ambitious proposals, but I would suggest that the cost of past discrimination, the cost of inaction, costs us far more in terms of wasted human potential, increased law enforcement, increased health costs, and poor academic performance.

Madam Speaker, I deeply appreciate my colleagues coming forward with this discussion and working together on provisions that can make a difference.

We just had the Republicans pass the largest transfer of wealth in America's history, adding \$2 trillion to our national debt and doing nothing to deal with the housing crisis. In fact, it created housing burdens in States by wiping out the deduction for State and local income taxes, for instance.

I think it is time for us to stop paying for failure, to reassess our policies, to reverse decades of past discrimination, and to do things that will make a difference for American families.

Ms. TLAIB. Madam Speaker, I yield to the gentleman from Pennsylvania (Mr. EVANS), my good colleague.

Mr. EVANS. Madam Speaker, I thank the gentleman, my colleague from the great city of Detroit and from Michigan, for showing this leadership.

"None of us are home until all of us are home." This is the slogan of Project HOME, an organization in my district that empowers individuals to break the cycle of poverty and homelessness, starting with permanent supportive housing.

Safe, affordable housing is the basis of stability and well-being. Secure housing improves health outcomes, helps children perform better in school, and can break generational cycles of poverty. But given the skyrocketing cost of rent, which is outpacing incomes, secure housing is out of reach for many low-income families.

Lacking a fixed address makes it harder to land a job, enroll children in school, apply for assistance and benefits.

□ 1600

The affordable housing shortage is a crisis in my district and in many other cities and neighborhoods across the Nation.

I represent Philadelphia, a city which has a poverty rate of around 25 percent. Let me repeat that, a city with a poverty rate of about 25 percent. Most low-income renters spend at least half of their income on housing. This leaves no room for unexpected expenses such as medical bills, which can quickly send vulnerable families into housing inability, eviction, and, sometimes, homelessness.

We must increase funding for programs that help the most vulnerable, including children, people with disabilities, and seniors, such as homeless assistance grants and the housing choice voucher program.

Those living in poverty, including 400,000 in the city of Philadelphia, are struggling to find safe and affordable places to live. Over 40,000 families are on the Philadelphia Housing Authority waiting list—40,000 are on that list.

Most low-income renters in Philadelphia receive no government assistance with their housing costs, driving many to rely on alternative arrangements to secure shelter.

These are steps that we can take to address this growing crisis. We must invest in preserving existing public housing and improving health and safety through increased funding for the Public Housing Operating Fund and the Public Housing Capital Fund.

In the city of Philadelphia, the Philadelphia City Council recently passed a right to counsel law, providing attorneys for low-income families facing evictions.

But millions of Americans in other cities and communities face evictions every year. This lack of access to legal representation has led to unjust evictions. I am an original cosponsor of the Eviction Protection Act, which creates grants to provide legal representation to those facing eviction.

It is not an accident that two Members who stood up here are also members of the Ways and Means Committee, as I am. We all recognize that we can use the Tax Code to lift our neighborhoods and boost our stability in housing.

Yes, we can use the Tax Code. I am happy that my colleagues are from the Ways and Means Committee, and we should work together on that.

I support the expansion of the low-income housing tax credit—especially the credits for securing extremely low-income households—to bring capital to underserved regions.

Access to affordable housing is a right. It is time Congress acknowledges that fact. All Americans deserve quality homes—all Americans. None of us are home until all of us are home.

I want to stress that message: None of us are home until all of us are home.

Madam Speaker, I thank the gentlewoman, again, from Detroit, Michigan,

for her leadership in bringing us together to talk about a subject that is very key to a lot of our survival. It is extremely essential that we have that opportunity, but it starts with leadership, and it starts today. We need to be relentless on this subject, and we need to be no nonsense.

Ms. TLAIB. Madam Speaker, I yield to the gentleman from Illinois (Mr. GARCIA), my good colleague.

Mr. GARCIA of Illinois. Madam Speaker, I thank Congresswoman TLAIB for bringing up this subject of the affordable housing shortage across our country. I want to speak about the affordable housing crisis that is unfolding across this country and affecting thousands of my constituents in the city of Chicago.

Throughout the Chicago area, there are just over 90,000 affordable, available rental homes, but the National Low Income Housing Coalition estimates that there are over 326,000 low-income renter households. That is right. Less than one in three households in Chicago have access to affordable housing.

The immense lack of housing is making it impossible for low-income communities to stay in our city. It is transforming my district, driving communities of color away from areas where they have lived for many, many decades.

According to the Chicago Community Trust, Chicago has lost more than 100,000 African American residents in the past 10 years alone. The Logan Square neighborhood in my district has lost more than 20,000 Latino residents and nearly 10,000 African Americans over the past 15 years.

Five years ago, Chicago's city council passed an ordinance encouraging transit-oriented development. I believe that improving transportation and mobility for our neighborhoods and tying that to affordable housing is critically important.

However, we know that development, when done incorrectly, can lead to gentrification, displacement, and racially inequitable outcomes. Since Chicago's ordinance passed, only one affordable housing development has been completed; another is getting off the ground.

I am planning to introduce legislation to incentivize equitable transit-oriented development, legislation to create Federal funding for affordable housing to be built near public transit so workers can get to and from jobs, school, and healthcare, as well as take advantage of the city's fine cultural amenities.

This bill will be a crucial step in addressing the enormous problems we are discussing today. If we can address the topics raised by the many speakers who are bringing home the urgency that Congress needs to act in this field of needed affordable housing, we can become a better country.

Madam Speaker, I thank Congresswoman TLAIB for taking the initiative and for hosting this discussion that can benefit our country.

Ms. TLAIB. Madam Speaker, I yield to the gentlewoman from Massachusetts (Ms. PRESSLEY), my good colleague.

Ms. PRESSLEY. Madam Speaker, I thank Representative TLAIB for her leadership on this and so many social justice issues. I really appreciate her organizing this Special Order hour, and I hope that, in some ways, it assures the American people that we have not lost sight of them and that this Congress continues to lead and to legislate on those issues of care, concern, and consequence to the American people. I know this is the number one constituent call that my district office receives, and I am certainly not alone in that.

Housing First is not just an approach to ending homelessness; it is a fundamental truth that should guide everything we do in these Chambers. When we speak of our priorities, when we speak of the important work we hope to do here, housing must come first.

Housing is the foundation of everything, and, therefore, must be foundational to everything that we seek to accomplish here as a body. Housing is a critical determinant of health and wealth and must be the foundation of our fight for greater justice for all.

I also would like to reiterate some of the points made earlier regarding our young people learning.

Earlier today, we heard from some young people about many of the barriers and obstacles to their readiness to learn. Housing was chief amongst them. As we see our families destabilized by growing gentrification and displacement and more families experiencing homelessness, this is certainly a contributor and a barrier to their readiness to learn. It is traumatic to not have a home.

I want to thank my sister in service, Representative ILHAN OMAR, for providing us with a vision for the future of housing: housing as a right; housing as a guarantee; housing for all.

In cities across the country, including those in my district, the housing supply lacks both in quantity and quality. According to the National Low Income Housing Coalition, in my district, the Massachusetts Seventh, two-thirds of residents and renters and those at minimum wage must work at least 84 hours a week to afford a decent one-bedroom at-fair-market-rent apartment.

When housing is in such short and perpetually deteriorating supply, we must ask ourselves: Where do we expect people to go?

When housing prices continue to skyrocket and we are constantly redefining affordability to hide that reality, where can people go?

For decades, this Nation's public and affordable housing supply has been chronically underfunded. Any serious solution must match the scale of this unprecedented crisis.

States must act; cities must act; and the Federal Government must act. How

we choose to spend our money is a direct reflection of our values.

Representative OMAR's Homes for All Act invests a total of \$1 trillion into our Nation's affordable housing stock. I was proud to be an original cosponsor of Homes for All, just as I was proud to cosponsor Senator WARREN's American Housing and Economic Mobility Act.

However, it is the work of activists and agitators on the ground that has pushed this issue to the forefront. While there is still much to do, I am heartened by the efforts of my colleagues, and I associate myself with all of their thoughtful and impassioned comments and legislative proposals highlighted during this Special Order hour.

We must continue to mobilize, to organize, and to legislate until Homes for All is no longer a promise, but a guarantee.

Ms. TLAIB. Madam Speaker, I know from my district in Detroit and throughout the 11 other surrounding communities, for us, being the third poorest congressional district in the country, housing is critical, critical not only for economic stability, but also in providing a safe haven for many of our families across the district.

Poverty is complex. A number of factors, including State and Federal policy failures and racial and gender inequities, have resulted in so much increased poverty, especially among children. Adjusting poverty requires that deep public investment in housing and other infrastructure, healthcare access, and public school investment, coupled with criminal justice reform policies designed to repair a history of segregation and continued exploitation.

Less than a year, Madam Speaker, into its enactment, the opportunity zone program has already resulted in millions of dollars of wasteful spending and possible corruption.

From cities like Chicago and Baltimore to the city of Detroit, billionaires were able to divert public tax dollars through a tax break called the opportunity zone that was supposed to lead to access to housing for our most vulnerable in communities like mine.

Instead, Madam Speaker, what we heard from an investigative report—ProPublica published an article, titled: "How a Tax Break to Help the Poor Went to NBA Owner Dan Gilbert." The article contained disturbing details that suggest that opportunity zones that were in the Trump tax scam had designated census tracts that did not meet the legal criteria and that political donations and influence had overridden the law to reward donors with generous tax breaks supposedly intended to benefit the poor.

Madam Speaker, in the article, billionaire Dan Gilbert's Quicken Loans company donated \$750,000 to President Trump's inauguration fund, hosted Ivanka Trump in 2017 for a panel discussion, and last year Dan Gilbert watched the midterm election returns at the White House with President

Trump, who has called Gilbert "a great friend." In return, Madam Speaker, three census tracts in downtown Detroit where Gilbert owns valuable property were selected for these large tax breaks through the opportunity zones.

According to ProPublica, multiple studies have found that property values in those zones increased because of this tax break. At least one of those census tracts did not meet the poverty requirement for being an opportunity zone and appears to have been designated solely due to political influence.

So, if we are going to talk about housing justice, we are going to talk about impacting and helping ensure that housing is a human right, we also need to take out the corruption and the political influence.

Email exchanges revealed Quicken executives working in concert with the White House to designate tracts with Gilbert's investments as opportunity zones. Madam Speaker, Quicken Loans lobbyists were directly involved in the selection process at every level, lobbying the city, State, and Federal officials to include Gilbert's investment zones in the opportunity zone law.

□ 1615

So I am asking us as we stand for housing for all that we need to restore public trust in our Federal Government which has been eroded with the rules that have been applied unevenly here and seem to reward the wealthiest and the best-connected among us. It appears that a tax program supposedly designed to benefit the poorest among us is now being used to reward political donors and wealthy investors.

I have asked the Committee on Ways and Means to investigate the actions by billionaire Dan Gilbert, and I have also asked the Treasury to respond to some of those questions.

This is why instead of these tax breaks for the wealthy and for billionaire-led development, I have proposed the BOOST Act.

The BOOST Act would give 3 to \$6,000 to families making less than \$100,000. It would instantly lift up 45 percent of Americans living in poverty now. Sixty-four million children would be instantly uplifted out of poverty. The BOOST Act would be paid for by repealing the Trump tax scam. In there, Madam Speaker, you saw not only the opportunity zones, but a number of tax breaks for the wealthy that only benefited the folks who are corporate-led who have actually been tainting our process to get access to affordable housing in this Chamber.

So I ask my colleagues, as we propose many fixes to access affordable housing and to repair some of the historic segregation zoning laws and the continued exploitation among many of our neighbors, that we also make sure that we are ensured that corruption within our government is not expanding and that we are holding those accountable who are trying to taint that process.

So I really appreciate my colleagues, members of the Congressional Progressive Caucus, in standing strong for housing as a human right.

Many of the proposals you see forward, Madam Speaker, will only depend on whether or not we can implement it in a way that is just and is very democratic and, again, has really clear oversight. Things like the opportunity zone are not the direction that we need our country to go in, and I am looking forward to introducing legislation that would not only ask for repealing the opportunity zone but actually use it for land trust and community trust funds, things that will be rooted within communities and help those who, again, are seeing homeownership among communities of color decrease, seeing increases between 30 to 50 percent of their income going towards rent. I think the way we have to do it is all those goals, not only proposals, but also making sure that we are implementing it in a way that is just and fair.

Madam Speaker, I yield to the gentleman from Texas (Mr. GREEN).

Mr. GREEN of Texas. Madam Speaker, I thank the gentlewoman for the opportunity to speak, and I commend her for her stellar effort to bring justice to the housing circumstance in our country.

I am honored to say that I did visit her congressional district, and we had a field hearing that was quite successful. She truly is engaged and involved in making a difference in her community.

Madam Speaker, I was there in 2008 when we had the housing crisis. I remember when Secretary Paulson came before the committee. He was there in need of some funds for what were called toxic assets. He was there because the market was in a free fall. He was there because there was an imminent crisis that had to be contained.

I remember him asking for a large sum of money with few pages, probably less than 5 pages. He wanted us to infuse capital into a process that would allow us to purchase these toxic assets. He was indicating to us that this was an emergency. He did not ask for hundreds of millions of dollars. He did not ask for tens of billions of dollars. He requested hundreds of billions of dollars.

I do recall that I spoke to constituents, and being the judicious person that I was, I did pay attention to my constituents who encouraged me and insisted that I not bail out the big banks. That was the language that was used: Do not bail out the big banks, AL.

I was judicious. I listened to my constituents. When we took the vote on the floor to accord the sum of 700-some billions of dollars, I remember standing over in the door and looking at the vote. I could also see the stock market at the same time. As the bill was failing, the stock market was crashing. It was a day that I will never forget. I went back home, and I visited with my constituents.

The constituents said to me: AL, what is wrong with you? You did not vote to save my 401(k). You let the market fall. You could have voted to support us.

I learned an invaluable lesson that day. The lesson is this: there are times when you have to do what you know to be the best thing, even when your constituents might stand in opposition to it. That is the lesson that I carry with me to this day. I came back. We had a second vote, and I voted for the funds necessary to deal with the toxic assets.

One of the reasons why I was so concerned about this was because I understood what was happening. There were instruments that were in the marketplace that were not suitable for everyone. We had something called a 327 and a 228; 3 years, 2 years of a fixed rate, and then 27 years or 28 years of a variable rate. This was not suitable for everyone. We had no-doc loans, meaning no documents necessary, and you could walk in and work out some means by which you could acquire a loan, Madam Speaker. We had negative amortization, a process that allowed you to at some point continue to owe more than you initially borrowed.

We had something called the yield spread premium. The yield spread premium allowed the person who originated your loan to originate a loan for you for an amount in excess of what you qualified for. Here is how it worked: That person would check to see what you were eligible for as a rate. You could qualify for a loan at 5 percent, but at that time because of the yield spread premium, the person originating could come out and say, good news, I have a loan for you for 8 percent. You qualify for 5, you get a loan for 8 percent interest, and the person would never have to tell you that you qualified for the 5 percent. The money between 5 and 8 was called the spread, and the yield on that spread could be shared with the person who originated the loan and the lender, the yield spread premium.

Poor people, well, people who are of little means who acquired homes with these 327s and 228s, that I mentioned where the rate would go up and down, they lost homes. It is said that in the African American community a generation of wealth was lost—a generation. The community is still recovering from the 2008 downturn.

I believe that we do have to reconsider how we address housing in this country. There are some people who are born into poverty. They are not born into plenty. For those who are not born into poverty, it is not easy to work your way to plenty. So we have to have housing as a means by which they can acquire and accumulate wealth.

One of the things that I tried to do—and there are many things that can be done—is to use something called alternative credit scoring. This is where you will score a person's light bill, gas bill, water bill, phone bill, and cable bill

and use that information with the traditional credit to allow that person to have maybe the little additional help needed so as to acquire a loan. It is a pilot program. We have passed the bill out of committee. It is H.R. 123.

This piece of legislation will allow many, many persons with thin files and with little credit, because they haven't been in the credit market, to get a home. Many people who are paying now X number of dollars for rent will be able to acquire a home for X minus some amount, meaning less than what they are paying for rent, they will be able to acquire a home.

I am pleased to say that many of the prudential agencies are in agreement and are encouraging this. Just today we had a hearing with the Housing, Community Development and Insurance Subcommittee, and Mr. Montgomery, who is the head of FHFA, was there. I will be visiting with him. He and I agreed to have an appointment so that we can talk about these things and see what we can do to help with homeownership for persons who were not born in the suites of life and many who now find themselves living in the streets of life.

This is something that is an imperative. It is a moral imperative. It is something that we have to do because we want to have a just society, and a just society would afford an equal opportunity to all to have a place to call home. In the richest country in the world, every person ought to have a fair opportunity to have a place to call home.

I thank the gentlewoman for allowing me to share, and I encourage her to continue on her mission to bring justice to those who find themselves living in places that, quite frankly, most people in Congress would not live in under any circumstances, but, unfortunately, we are not doing enough to help others to be extricated from the circumstances of which we speak.

Ms. TLAIB. Madam Speaker, I yield back the balance of my time.

PRESCRIPTION DRUG PRICING

The SPEAKER pro tempore. Under the Speaker's announced policy of January 3, 2019, the gentleman from Arizona (Mr. SCHWEIKERT) is recognized for 60 minutes as the designee of the minority leader.

Mr. SCHWEIKERT. Madam Speaker, what we are going to do today is actually sort of a little follow-up with a couple of other things sprinkled in here.

I want to walk through, once again, some of the numbers and some of the good things that have happened. I want to talk also about H.R. 3, which is a reference pricing bill that has gone through Ways and Means in regard to pharmaceuticals that actually I don't think anybody understands what the underlying mechanisms are on how Europe and those actually do set drug pricing and to understand the rationing that will be coming with that.

But, first off, what is the greatest threat to our society?

I am going to argue it is actually the coming mountain of debt. It is not Republican or Democrat, it is called demographics. There are 74 million of us who are baby boomers. 74 million baby boomers were born in an 18-year period, we have our earned entitlements coming, and we functionally have no cash in the bank for them. So this board is really, really important, and I can't believe I don't see it in everyone's office here.

This is a 30-year window. Let's actually just pull out Social Security and Medicare. Madam Speaker, you do realize that if you look at the Social Security and Medicare from the numbers, we have \$23 trillion in the bank. Now, this one is not inflation adjusted, so these are raw numbers, but \$23.1 trillion, if you want to be accurate, in the bank, but when we roll Social Security and Medicare in and their financing costs—the money has to be borrowed to keep the promises—we are functioning at \$103 trillion in debt.

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It is math. It is not Republican or Democratic. It is demographics. We are getting older as a society.

Since 1971, our birthrates have been below replacement rates. We need to deal with the reality of math, but as this place now proceeds, we will make math partisan. But the math will always win.

It breaks my heart because there are things we can do policy-wise that make it work, that keep us under or right about that 95 percent debt-to-GDP, and we survive our demographic bubble. But we have people around here that say crazy things that have no basis in economics, no basis in the math, no basis in our demographics. The cruelty they are bringing down on our society and my 4-year-old daughter, destroying her future, is because of the unwillingness to own a calculator.

So, one more time, if we pull Social Security and Medicare out of our 30-year window, we have \$23 trillion in the bank. If we put them back in, we are \$103 trillion in debt in that 30-year window. Remember, just the growth of Social Security, Medicare, healthcare entitlements, just the growth every 5 years equals the entire Defense Department.

When you hear some of our brothers and sisters on the left come behind the microphone and say, "Well, if we would just reduce defense spending," you can wipe out all of defense spending, and in 5 years, you are back where you began.

That is the reality of our demographics. How many people have you heard come behind these microphones in the last year, other than myself and maybe one or two others who work on these things? It is silent because it is really hard to talk about. It is really difficult. It is scary. It is the single thing that destroys our economic vitality for the future. But once again, it would require owning a calculator.