

Those are the kinds of things that are going to happen if this IRS tax transaction reporting goes into place. That is why I recently joined with Senator TIM SCOTT and dozens of my Republican colleagues to introduce legislation that will prevent the Biden administration and the IRS from implementing their surveillance plan. It is wrong. It is an overreach, and it is not going to work.

But the easiest solution is for my colleagues on the other side of the aisle to simply drop this misguided IRS reporting scheme.

Tax-and-spend policies have already made life harder for middle-class Americans. Americans are struggling from the impact of COVID, from the impact of inflation, from energy shortages, and so many uncertainties that we have experienced over the past couple of years. The last thing they need is to have the IRS, with an army of tens of thousands IRS agents, prying into their bank accounts and causing more confusion, more frustration, and more heartache at the worst possible time.

The PRESIDING OFFICER. The Senator from Washington.

#### AFFORDABLE HOUSING

Ms. CANTWELL. Mr. President, I come to the floor this afternoon to talk about the affordable housing crisis in the USA.

Mr. President, I ask unanimous consent to have this letter printed in the RECORD. It is from 44 different mayors representing 20 different States and the District of Columbia, talking about those housing priorities that we need to see in legislation that we will be voting on, including, No. 1, strengthening and expanding the low-income housing tax credit.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

*October 23, 2021.*

Hon. JOSEPH R. BIDEN, JR.,  
*President of the United States of America,*  
*Washington, DC.*

Hon. CHARLES SCHUMER,  
*Majority Leader, U.S. Senate,*  
*Washington, DC.*

Hon. NANCY PELOSI,  
*Speaker, House of Representatives,*  
*Washington, DC.*

DEAR MR. PRESIDENT, LEADER SCHUMER AND SPEAKER PELOSI: As 44 mayors representing communities across 20 states and the District of Columbia, we are writing to urge you to include our top housing priorities in any infrastructure investment. During this time of uncertainty and financial instability, the need to ensure all Americans can access safe, affordable housing is greater than ever. Housing investments are critical to the recovery of our cities and a top priority for our residents. We respectfully request that you prioritize them in the Build Back Better package, specifically:

1. Strengthen and Expand the Low-Income Housing Tax Credit (Housing Credit). The Housing Credit is our nation's primary tool for creating and preserving affordable housing and a critical building block to achieve multiple goals from the Build Back Better agenda—stabilizing families, climate resiliency, better physical and mental health outcomes, child development, and racial jus-

tice and economic opportunity. Further, Congress must act to increase Housing Credit authority this year or we will see a cut to production with the expiration of the temporary volume cap increase implemented in 2018, which will happen at the end of this year. States are also increasingly becoming bond-cap constrained and lowering the 50 percent bond-financing test would result in immediate production for those communities. In all, the production provisions proposed by the House would create an additional 1.4 million homes for 3.2 million people and generate 2 million jobs.

2. Include Robust Funding for the HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) Programs. HOME and CDBG are proven tools in helping states and communities address their most pressing housing challenges, providing states and localities with the necessary flexibility and resources. Currently, Build Back Better includes \$34.77 billion for HOME—which estimates predict could help state and local governments develop nearly 107,000 new affordable housing units, while also providing tenant-based rental assistance to over 300,000 low-income families—and \$8.5 billion for CDBG. HOME and CDBG are smart investments that leverage billions more in public and private dollars and jumpstart the economy. In fact, HOME leverages more than \$4.50 in public and private funds for every dollar of HOME funding and has supported roughly 1.9 million jobs and generated \$123.6 billion in local income, according to the HOME Coalition's most recent analysis. Likewise, every dollar of CDBG leverages \$4.09 in public and private sources and has benefited 51.5 million persons through infrastructure improvements and another 1.6 million households through housing investments. Investment in these critical programs would mean better infrastructure, more jobs, increased access to key services, and additional units of affordable housing.

3. Provide Housing Stability for Families by Investing in Housing Choice Vouchers (HCV) and Project-Based Rental Assistance (PBRA). We strongly support the \$90 billion housing investment in HCVs and PBRA passed by the House Financial Services Committee in recognition of the critical importance of investing in decent, accessible affordable housing for those with the greatest needs—people experiencing homelessness and people with the lowest incomes. Taken together, transformative investments in HCVs and PBRA would mark the beginning of the elimination of homelessness once and for all. It would also provide a level of housing resilience that would enable renters to weather the next recession, pandemic, or disaster.

Our country cannot address poverty without also addressing our homelessness and housing crisis, and the investments in this bill to support families and build back our infrastructure will be diminished if families cannot afford a place to call home.

With a bold investment in housing, the federal government can effectively end housing instability in our country. The federal government has the opportunity to make that aspiration a reality.

Thank you for your time and leadership.

Sincerely,

Mayor Kathy Sheehan, Albany, NY; Mayor Justin M. Wilson, Alexandria, VA; Mayor Esther Manheimer, Asheville, NC; Mayor Lacey Beaty, Beaverton, OR; Mayor Lynne Robinson, Bellevue, WA; Mayor Seth Fleetwood, Bellingham, WA; Mayor Jesse Arreguin, Berkeley, CA; Mayor Alan Casavant, Biddeford, ME; Mayor Kim Janey, Boston, MA; Mayor Albert B. Kelly, Bridgeton, NJ; Mayor James Brainard, Carmel, IN; Mayor Lori Lightfoot, Chicago, IL;

Mayor Andrew Ginther, Columbus, OH; Mayor Michael B. Hancock, Denver, CO; Mayor Cassie Franklin, Everett, WA; Mayor David Meyer, Fairfax, VA; Mayor Paul Deasy, Flagstaff, AZ; Mayor Kamal Johnson, Hudson, NY; Mayor Svante Myrick, Ithaca, NY; Mayor Penny Sweet, Kirkland, WA; Mayor Leirion Gaylor Baird, Lincoln, NE; Mayor Derek Armstead, Linden, NJ; Mayor Robert Garcia, Long Beach, CA; Mayor Eric Garcetti, Los Angeles, CA;

Mayor Greg Fischer, Louisville, KY; Mayor Satya Rhodes-Conway, Madison, WI; Mayor Mark Gamba, Milwaukie, OR; Mayor Jacob Frey, Minneapolis, MN; Mayor Libby Schaaf, Oakland, CA; Mayor Adrian O. Mapp, Plainfield, NJ; Mayor Garrett Gatewood, Rancho Cordova, CA; Mayor Hilary Schieve, Reno, NV; Mayor Darrell Steinberg, Sacramento, CA; Mayor Todd Gloria, San Diego, CA; Mayor London N. Breed, San Francisco, CA; Mayor Sam Liccardo, San Jose, CA; Mayor Pauline Russo Cutter, San Leandro, CA;

Mayor Jenny A. Durkan, Seattle, WA; Mayor Rachelle Arizmendi, Sierra Madre, CA; Mayor Ben Walsh, Syracuse, NY; Mayor Victoria Woodards, Tacoma, WA; Mayor Muriel Bowser, Washington, D.C.; Mayor Michael T. Foley, Westbrook, ME; Mayor Kristine Lott, Winooski, VT.

Ms. CANTWELL. Mr. President, I come to the floor because many of my colleagues—29 have joined a bill that myself and Senator YOUNG sponsored, and, I think, 132 Members in the House of Representatives joined, all saying we need to incent more affordable housing.

Why do we need to incent more affordable housing?

If you don't incent it with the tax credit, people won't build it, particularly in a place like Seattle, where you can build other things and get a whole lot more money.

We need a workforce and we need the workforce to be in Seattle. We don't need them to be four counties away and drive in every day and clog our roads with added traffic that didn't need to be there. We need to build people close to their homes and need the flexibility of the affordable housing tax credit, which has been, in my mind, very helpful in being very specific in every community.

You can build affordable housing just for returning veterans. You can build affordable housing for workforce needs. You can build affordable housing just to house previously homeless people. You can build affordable housing to take students who are still going to school and don't have a place to live, making them have affordable opportunities.

The affordable housing tax credit is the primary tool with which we build housing. Let me say, 90 percent of the affordable housing that gets built in the USA gets built with the tax credit. That is right. Ninety percent of the affordable housing that gets built in the United States with the tax credit is built with—90 percent of affordable housing gets built with the tax credit.

That means even if we have other programs in the legislation that we have been talking about between the House and the Senate—like the home grant program or vouchers or things of that nature—if you don't use this aspect of the program, you are not going

to be able to build that housing, so it has been incredibly popular.

That is why we have to increase the amount of capital we are going to put towards the tax incentive. The reason why we have to do that is that the United States has a supply shortage.

You can ask: Why did we get to this supply shortage?

If you ask me, it was really accentuated in the downturn of 2008, when so many more individuals fell out of the job market, creating more demand for affordable housing at that price point. We also, at that point, had a lot of returning veterans, and we had really some very big changes in the diversification of our economy. We had a lot of mental health that had been deinstitutionalized and pushed in a different direction. And we had changes in policy as we saw the challenges of an aging population, really, living a lot longer than people anticipated and they are also needing housing.

We had all these issues combined to this dramatic effect of 6.8 million affordable housing shortage in the United States of America. That is the amount of units that we actually have to build.

I wish I could say these problems go away if you just don't—if you say: Well, if they don't build the housing, it will just take care of itself.

No, it doesn't take care of itself. If these people end up being homeless, it costs 30 percent more to deal with them in our hospitals and in jails. In various places, the people who are truly homeless and living on the streets are extra costs.

We actually had hospitals support building affordable housing just so people wouldn't be in their emergency room every day. That is how much it was worth to hospitals to have affordable housing.

So the crisis, as we know in America, is that there are now 10.5 million Americans who pay more than 50 percent of their income in rent. That means they are rent-burdened. This number has just continued to go up in the charts for years in growth and, basically, continued to exacerbate the problem. Why? Because people will tell you, you can't spend 50 percent of your income in rent.

These dynamics are what is plaguing us in the United States; and it is a problem that, until we increase the affordable housing tax credit, you are not going to get the relief that you think you can get out of this situation.

Our legislation—myself and Senator YOUNG's legislation—would have increased the tax credit by 50 percent over a 10-year period of time. That would have helped us build a million more units of affordable housing and try to address this problem in the near term.

I hope our colleagues will—as we work through both the proposals that have been part of our infrastructure bill and the reconciliation act—will look and see that we need to include

the low-income housing tax credit as part of that proposal. If we don't have the affordable housing tax credit as part of that proposal, we are not going to have the robust solutions that we need.

While I understand there are very geographic differences across the United States—the East Coast may have some particular aspects that will be very benefited, and the West Coast has other aspects that would benefit—we all can benefit from the low-income housing tax program. That is what is so unique about it.

Every State has used it with great flexibility. Every State has used it to solve their problems, and the incentives have helped us stimulate the economy. It is literally worth billions of dollars of economic activity, and that is why we also should be making this investment.

Many times when our country has faced a downturn in the sixties or seventies or eighties, you would hear a shout-out for housing. People would say: Let's build housing.

Well, you haven't heard that shout-out in the last decade or so. You literally haven't for a bunch of different reasons. No one has been trumpeting: We need more housing.

I tell you, Mr. President, we need more affordable housing for those individuals. And I have met so many in my State whose lives have been changed—literally changed.

A woman basically got out of an abusive relationship and moved in with her father in Walla Walla, but knew it wasn't sustainable. She lived in Billingham. Basically, the affordable housing program in Walla Walla got her and her son into a home. She started school. She got a job, changed her life.

I have seen it recently in Spokane. Take a couple who basically had become homeless. They separated. They had children that couldn't all live together. They brought them back together under one roof. And in this particular housing project, the promise was made by the partners that everybody in that particular housing would get access not only to help them get a high school education, but a college education as well.

That is what you can do with these projects. You can tailor-make them with community partners to address the needs of your specific community.

So this tax credit is bipartisan. It worked successfully. I would say it is one of the most successful programs that we had in the United States for getting affordable housing. Let's not leave it off the table. Let's put it in this legislation and make sure it gets to the goal line of the President's desk and is signed into law.

I yield the floor.

The PRESIDING OFFICER (Mr. VAN HOLLEN). The Senator from Rhode Island.

UNANIMOUS CONSENT AGREEMENT

Mr. REED. Mr. President, I ask unanimous consent that the scheduled vote be immediately initiated.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

VOTE ON DELLINGER NOMINATION

The PRESIDING OFFICER. The question is, Will the Senate advise and consent to the Dellinger nomination?

Mr. REED. Mr. President, I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from California (Mrs. FEINSTEIN) is necessarily absent.

Mr. THUNE. The following Senators are necessarily absent: the Senator from Wyoming (Mr. BARRASSO), the Senator from North Carolina (Mr. BURR), the Senator from North Dakota (Mr. CRAMER), the Senator from Wisconsin (Mr. JOHNSON), the Senator from Louisiana (Mr. KENNEDY), the Senator from Kansas (Mr. MORAN), the Senator from South Dakota (Mr. ROUNDS), the Senator from Florida (Mr. SCOTT), and the Senator from Indiana (Mr. YOUNG).

Further, if present and voting, the Senator from Indiana (Mr. YOUNG) would have noted "nay."

The result was announced—yeas 53, nays 37, as follows:

[Rollcall Vote No. 445 Ex.]

YEAS—53

Baldwin	Hickenlooper	Reed
Bennet	Hirono	Rosen
Blumenthal	Kaine	Sanders
Booker	Kelly	Schatz
Brown	King	Schumer
Cantwell	Klobuchar	Shaheen
Cardin	Leahy	Sinema
Carper	Lujan	Smith
Casey	Manchin	Stabenow
Collins	Markey	Tester
Coons	Menendez	Tillis
Cortez Masto	Merkley	Van Hollen
Duckworth	Murkowski	Warner
Durbin	Murphy	Warnock
Gillibrand	Murray	Warren
Graham	Ossoff	Whitehouse
Hassan	Padilla	Wyden
Heinrich	Peters	

NAYS—37

Blackburn	Grassley	Risch
Blunt	Hagerty	Romney
Boozman	Hawley	Rubio
Braun	Hoeben	Sasse
Capito	Hyde-Smith	Scott (SC)
Cassidy	Inhofe	Shelby
Cornyn	Lankford	Sullivan
Cotton	Lee	Thune
Crapo	Lummis	Toomey
Cruz	Marshall	Tuberville
Daines	McConnell	Wicker
Ernst	Paul	
Fischer	Portman	

NOT VOTING—10

Barrasso	Johnson	Scott (FL)
Burr	Kennedy	Young
Cramer	Moran	
Feinstein	Rounds	

The nomination was confirmed.

The ACTING PRESIDENT pro tempore. The majority leader.

SENATOR SUSAN COLLINS' 8,000TH VOTE

Mr. SCHUMER. Madam President, I rise today to recognize a great milestone in this Chamber. Our colleague SUSAN COLLINS will in a few moments cast her 8,000th vote.