

HOUSING IS A HUMAN RIGHT

The SPEAKER pro tempore. Under the Speaker's announced policy of January 9, 2023, the gentlewoman from Illinois (Mrs. RAMIREZ) is recognized for 60 minutes as the designee of the minority leader.

GENERAL LEAVE

Mrs. RAMIREZ. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous materials on the subject of my Special Order.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from Illinois?

There was no objection.

Mrs. RAMIREZ. Mr. Speaker, the housing crisis impacts us all. Regardless of whether you live in a city, a suburb, or a rural town, many Americans are concerned about their housing stability.

Homelessness has risen every single year since 2017. The shortage of available and affordable housing has only worsened. High interest rates and student debt has made the American Dream of homeownership out of reach and impossible for too many. Severely underfunded programs are unable to tackle the most critical issues facing our communities in a meaningful way, and wages are just not keeping pace with rising housing costs.

The human right to housing is more than a slogan and more than just four walls and a roof over someone's head. The human right to housing means realizing safety and stability and dignity through housing.

I am convening tonight's Special Order hour for the Congressional Progressive Caucus, so that I, along with my colleagues, can talk about the housing challenges facing American households and the progressive solutions we can champion to address this issue.

Some of those solutions are: bridging the gap between income and housing costs and expanding and preserving the supply of affordable, accessible rental homes for people with the lowest incomes, providing emergency rental assistance to households in crisis, strengthening and enforcing renter protections, and opposing efforts to undermine housing first and criminalize homelessness.

Safe, affordable, dignified housing, I know, is a foundation on which so much of our quality of life and our economic security is built. I hear often that housing is just too hard to tackle at the Federal level, but if we want to realize housing for all as a human right, we have to challenge ourselves to move beyond traditional approaches and embrace creativity and innovation.

Mr. Speaker, I yield to the gentlewoman from California (Ms. PORTER).

Ms. PORTER. Mr. Speaker, my son Paul broke my heart with a question. He asked: Mom, will you come visit me when I grow up and live outside of California?

I asked: Why would you want to live out of State?

It wasn't that there is somewhere else he would rather be. He was just a teenager, a teenager already worrying that he wouldn't be able to afford to live where he grew up. He was right to be worried.

We all face a big cost-of-living problem. Housing has become too expensive and affordable housing altogether too scarce. The National Low Income Housing Coalition estimates that there is a nationwide shortage of more than 7 million affordable homes. That is not just a problem; it is a full-blown crisis.

Washington has bungled this for decades, and nothing is changing. Earlier this year, bipartisan House and Senate leaders promised the biggest investment in housing that Congress has made in 35 years. Until the deal fell apart. We are back to solving yesterday's problems tomorrow maybe.

Washington insiders may not have a plan, but I do. Let's start with the easiest step. Let's create a housing committee. We currently lump housing issues into the Financial Services Committee, a body focused on Wall Street, banking, and financial markets. However, housing is about so much more. It is about shelter. It is about well-being. It is about opportunity, not just about Wall Street profits.

Housing should have a dedicated committee, and then Republicans and Democrats on that housing committee must work together to do three related things. First, increase the supply of housing; second, make housing easier to build; and, third, make housing more affordable.

Believe it or not, the supply part is pretty easy. Republicans and Democrats alike actually want to increase our housing supply. You don't have to take my word for it. Look at the Affordable Housing Credit Improvement Act, which would enhance tax credits to build 2 million homes over the next decade. It is publicly supported by 111 Democrats and 111 Republicans, so let's pass that.

Why stop with tax credits? Let's unleash private capital for home construction by guaranteeing and securitizing the construction of one-to-four-unit starter homes, just like the government already does for big apartment buildings built by Wall Street real estate firms.

Those are the steps that we need to take to invest in our housing supply, but actually building those homes is still too challenging, and it shouldn't be. Stick and brick homes are expensive. Manufacturing costs have gone down in virtually every industry except home building. Why aren't we copying and learning from what worked in other industries?

Imagine a home built, at least in part, from 3D-printed materials. Congress can invest in this type of technology and reduce building costs by over 30 percent just by thinking creatively. All levels of government

should be partners in creative thinking. Congress should reward counties and cities that take steps to make their building and zoning requirements more flexible, and the Federal Government should release some of its unused land so we can build homes on it.

With these simple steps, we can build way more affordable homes and get those financed and built. Then we just need to figure out how to make them affordable to own. One problem is that hedge funds have been scooping up all of the affordable homes, especially starter homes.

We need to pass the End Hedge Fund Control of American Homes Act and tax Wall Street investors who purchase hundreds of homes solely for profits. Houses should be for homeowners and mom-and-pop landlords, not Wall Street companies looking to drive up their profits.

With the money we make from that bill, we can invest in downpayment assistance for first-time home buyers. Often the biggest thing stopping people from owning a home is not having the cash to pay up front for the downpayment, even if they can afford the regular payments on that mortgage. Downpayment assistance will solve that.

This is what a plan looks like. Congress just doesn't have one.

The United States did not wind up with a shortage of nearly 7 million affordable homes overnight. Our housing crisis is the gradual consequence of leaders in Washington being asleep at the wheel for over 30 years.

Well, Congress needs to wake up. Lowering people's housing costs isn't pie in the sky. We have done it before. We did it through the GI Bill for servicemembers, and we can do it again for all Americans. That is what we need from Washington, and I will keep pushing to get it done.

Mrs. RAMIREZ. Mr. Speaker, I thank Congresswoman PORTER for her remarks. I could not agree with her more. That is why we are doing this Special Order hour on housing. We need our Congress to wake up.

Mr. Speaker, can you imagine we were wrapping up a session, and you had nowhere to go, you didn't have a place where you could lay your head tonight. You had no roof over your head on the coldest day of the year, let's assume we were in January.

The reality is that on any given night in America, more than 600,000 people experience homelessness, and nearly half of these individuals—250,000—sleep outside. In Illinois, the average age of someone experiencing homelessness is not 55, it is not 65, it is not 70. It is just 9 years of age. Can you imagine having a grandchild, a son, a sister, a niece not having anywhere to sleep at the age of 9?

Homelessness is increasing across the country because more and more hardworking families and individuals are struggling to make ends meet; and in the richest country in the world, rents

are far too expensive, wages are way too low, and decades of failed housing policies have brought us to this point.

For example, the National Low Income Housing Coalition has found that a full-time worker must earn \$28.58 per hour to afford a modest 2-bedroom apartment. It doesn't get much better for a modest 1-bedroom apartment because a person would have to earn \$23.67 to afford it. To put that in perspective, Mr. Speaker, a worker earning the minimum wage in this country would have to work 104 hours a week, which adds up to more than 2.5 full-time jobs. That is unacceptable.

In less than a week, one of the most important housing cases in a generation, *Johnson v. Grants Pass*, will be argued before the Supreme Court. *Johnson v. Grants Pass* essentially asked the Court whether cities can punish unhoused people for covering themselves with a blanket even in the absence of shelter.

This is where we are as a Nation. We are willing to consider criminalizing a woman with a 9-year-old child, a person experiencing homelessness, a veteran experiencing homelessness when there is no shelter, and they just want to cover themselves with a blanket.

□ 1930

Luckily, the District Court and the Court of Appeals have held that criminalizing homelessness violates the Eighth Amendment to the Constitution, which establishes the right to be free from excessive bail, excessive fines, and cruel and unusual punishment.

If the Supreme Court upholds the current decision, jurisdictions across the country will no longer be able to criminalize people for existing when they have no place to go.

But if the Supreme Court overturns the lower courts and rules in favor of *Grants Pass* it will give cities and States permission to punish people who have nowhere else to go, other than to sleep outside.

Mr. Speaker, it is despicable that there are those who would seek to punish our neighbors for simply trying to survive in an impossible situation. Regardless of the ruling, homelessness is persistent precisely because we are unwilling to act to solve the problem.

The solution is clear: Unhoused people need housing. Housing is the answer—housing, not handcuffs.

We must bridge the gap between incomes and housing costs, build and preserve homes that are affordable to people with the lowest incomes. We must create permanent tools to prevent evictions and homelessness, and we must strengthen housing-first policies, including permanent supportive housing and rapid rehousing which are evidence-based.

Studies show that for permanent supportive housing, a rate of up to 98 percent of households retain their housing after a year—98 percent. For rapid rehousing, that is about 75 percent, and

91 percent of households remain housed a year after being rapidly rehoused.

Because we in Congress hold the power of the purse, we have a duty to provide adequate funding for proven housing programs and new or innovative revenue sources to support proven housing programs.

Look, prior to coming to Congress, I spent 20 years providing social services and working on policy for the unhoused population in Chicago. I witnessed firsthand the multilayered effect of not having a stable home on our unhoused neighbors, the health outcomes, the access to education, economic development, and more.

The bottom line is, there are many proven and data-backed solutions to homelessness. We have no excuse. The answers are there. We just haven't had the will to enact them. Arresting or otherwise punishing homeless folks, veterans, and children is not a solution. Jails and fines make the cycle of homelessness worse by taking resources away from housing and support. It is not only a bad policy, it is cruel.

Advocating for housing not handcuffs is how we lead the progressive fight for housing as a human right.

The Third District, Mr. Speaker, in Illinois has inspiring leaders who have been leading the fight for housing justice. It is why, Mr. Speaker, today I rise to honor Robert M. Adams and Dirk Enger. These are two combat veterans who embody the essence of compassion and service.

After years of providing assistance to servicemembers returning to civilian life, Robert and Dirk opened the Midwest Shelter for Homeless Veterans to help veterans suffering from homelessness.

Since 2000, the Midwest Shelter for Homeless Veterans has been a beacon of hope, providing vital support to our veterans in DuPage. From affordable housing and employment assistance to service outreach, Robert and Dirk's dream is that no veteran is left behind when it comes to care and services they earned and they deserve.

Their commitment to building a continuum of care for our veterans is truly inspiring, and on behalf of Illinois' Third Congressional District, it is my great honor to commend Robert M. Adams and Dirk Enger for their commitment to supporting our veterans and ensuring that they receive the care our Nation promised them.

Mr. Speaker, I congratulate them.

We can't talk about homelessness without talking about the high cost of housing. I mean, many of our constituents that I serve, nearly 40 percent in my district, are renters. In the Chicago portion of my district, we have seen rent go up 20 percent—in some cases even higher.

For decades, the United States has faced increasing housing costs and declining construction. In 2022, it is estimated that 12 million Americans are spending more than half of their income on rent and utilities.

Now, think about that. You get your income; you get your check. You have worked your 40, 50, 60 hours, and you look, and more than half of it is going to rent and utilities and the rest of it probably to a car payment, most likely to gas, student loans, and credit cards. People are living paycheck-to-paycheck, and given what we have seen since COVID, reduced housing supply, increasing rents, supply chain issues, these statistics have only gotten worse.

When I was tapped to represent the resilient and diverse communities of Illinois in the State legislature, I was clear, I am going to fight like hell to prevent folks from losing their housing and falling into homelessness. During the peak of the COVID-19 pandemic, I passed an expansive housing bill that included eviction moratoriums and rental assistance.

Mr. Speaker, we need more programs and policies that make rent affordable for families. However, I know that staying housed is just one piece of the puzzle. Even if people are able to remain housed, high rent often forces people to choose between basic needs like keeping the lights on or purchasing their medication. I mean, people are having to choose between medication, paying for their light bill, or paying rent.

When people have to make these kinds of choices, a cycle develops. What is that cycle, you would ask? It is the cycle of debt, poor credit, predatory lending, and all of the distressing consequences when unaffordable housing creates financial hardships for our families.

That is why it is more important than ever that we continue to make housing more affordable while we also address predatory practices. We have to expand the use of tools like alternative credit scores that factor in rent and utility payments, and we have to regulate fees like late credit card fees.

I was so encouraged to hear that last month the Consumer Financial Protection Bureau, the CFPB, they finalized a rule to cut excessive credit card late fees that cost American families more than \$14 billion a year. By reducing the typical fee from \$32 down to \$8, more than 45 million people will experience an average savings of—are you ready—\$220 per year.

Consumer protections are part of how we help families navigate financial security in the face of housing stability, but we also have to recognize the important role that the Fair Housing Act plays in protecting tenants and prospective homebuyers from housing discrimination and predatory landlords.

The year 2024 marks the 56th anniversary of the passage of the Federal Fair Housing Act. Today, serving in this Congress, it seems almost impossible that people can come together to set a national policy of fair housing that bars discrimination based on race, color, religion, national origin, gender, familial status or disability—but we did. And the need is greater than ever.

According to the National Fair Housing Alliance's 2023 Fair Housing Trends Report there were 33,007 fair housing complaints received in 2022; the highest number of complaints ever reported in a single year.

Overall complaints were 5.7 percent higher than the previous year, and complaints based on source of income and domestic violence significantly increased.

While this legislation is still relevant 56 years later, I would argue it could use an update.

In Illinois, the Human Rights Act, which is 45 years old this year, also bars discrimination in housing based on sex, including sexual harassment, age, ancestry, marital status, military status, unfavorable discharge from military service, sexual orientation, gender-related identity, order of protection status, arrest record, source of income, or immigration status.

Here is what I know: If housing is a human right, then we must root out housing discrimination and predatory practice whenever we find it.

I yield to the gentleman from New York (Mr. BOWMAN) to speak a little bit more about this housing work across this country and what must be done.

Mr. BOWMAN. Mr. Speaker, I thank the gentlewoman for her leadership, and I thank her for yielding.

Mr. Speaker, I am telling America, the rent is too damn high. I repeat, the rent is too damn high. It remains too damn high for the majority of Americans.

We believe very strongly that housing is a human right. Every single person in our country should have access to affordable housing—housing that is truly affordable.

If you work full time in our country, you should be able to afford clean, respectful, dignified, adequate housing. No American should spend more than 20 percent of their salary toward rent and/or mortgages.

In my district, you have people paying 30, 40, 50, 60, even 70 percent of their salaries toward rent. How can you afford transportation? How can you afford childcare? How can you afford education or to get your child tutoring or to take additional courses for yourself? How can you afford to put your child in martial arts or science or arts or music programs when the majority of your money is going toward rent?

In Westchester County where the majority of my district resides, you need to make \$40 an hour to afford a modest two-bedroom apartment. That means you will be working 2.6 minimum wage jobs, and you will not have discretionary income. You will not have an exemplary quality of life, which should be the goal of this Congress; to make sure that everyone in our country has their basic needs met, beginning with housing.

President Biden recently announced a rent cap in properties that use the Low-Income Housing Tax Credit. That is a huge help for millions of Ameri-

cans. We thank President Biden—huge shout-out to him. But we need for the President to go further and regulate rent across the country. He should use his authority to cap rent at any property with a federally backed mortgage, which Senator WARREN and I have joined tenant leaders in proposing.

I want to give a huge shout-out to community voices heard who are organizing for tenants in Yonkers, in the Bronx, and all throughout Westchester County. I want to give a huge shout-out to Evelyn Santiago, who is organizing for tenants in White Plains, and throughout Westchester County. I want to give a shout-out to Jeanette Garcia who is working and organizing with United Yonkers for tenants' rights.

As development goes up, we have to make sure rent remains truly affordable for the working class. We should not be allowing the displacement or the gentrification of the most vulnerable in our communities. I want to give a huge shout-out to Westhab. We have worked very closely with them to give them millions of dollars to build and sustain affordable housing for seniors and others in Yonkers and in places all over the county and the district.

We need a Green New Deal for public housing. We have to rebuild our public housing stock. The Federal Government has disinvested in public housing for decades, and over the last 10 years there has not been a dime given to public housing. We need new public social housing in alignment with our climate goals.

We also need to support Representative OMAR's bill, the Housing for All Act, to invest a trillion dollars over the next 10 years to make sure that everyone has a home.

For those who are unhoused and may need supportive housing, we need to build that, too.

America used to be the country of big ideas, but we need to make sure we implement these big ideas for marginalized people and marginalized communities because housing is a human right, and the rent is too damn high.

We still have so many people in our country, millions, not just unemployed, but underemployed—under employed.

□ 1945

Housing costs are through the roof. Food costs are through the roof. Utilities costs—"Ay, Dios mio"; "Oh, my God"—are through the roof. People can't afford childcare.

We are creating a permanent underclass because we do not have a bold vision as a United States Congress. The only way our democracy is going to work for everyone is if we focus on equity. Step one is to focus on equity to make sure everyone has a clean, dignified, respectful, clean energy home. That should be our goal. That should be our mission.

I thank Representative RAMIREZ for her leadership and vision for housing in

our country. Her leadership in Chicago and all throughout the State of Illinois and our country is astounding. She inspires women across this country. She inspires Latinas across this country. She inspires people of color across this country. She inspires me.

I am a sophomore Representative, and she is a freshman. I look up to her and ask her to please continue to share her bold vision with the people of America.

Mrs. RAMIREZ. Mr. Speaker, my colleague is absolutely right—"Ay, Dios mio"; "Oh, my God"—the rent is too darn high.

Today, we heard from Members from California and Congressman BOWMAN from New York.

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

Ms. OMAR. Mr. Speaker, "Mashallah," "God has willed it," to Representative JAMAL BOWMAN for that incredible speech and for giving a shout-out to my Homes for All Act.

I thank Representative RAMIREZ for yielding and for bringing all of us together to be able to advocate for housing.

Mr. Speaker, in the richest nation on Earth, it is a moral failure that we have a housing crisis, but moral victories are not won by words but by urgent actions and bold policies. Fortunately, our localities are stepping up with sensible housing reforms and creative development models.

In Minneapolis, our Public Housing Authority just unveiled its largest development in decades. The Minneapolis Public Housing Authority created 84 new units that are deeply affordable family housing across Minneapolis, using an innovative modular construction approach that cut development time by 30 percent.

In Montgomery County, local leaders created their own version of an affordable housing development by setting up a revolving loan fund to develop dense, mixed-income, municipally owned housing. Now, their public developer model is being replicated in other communities across the country.

These local initiatives are vital to strengthening housing affordability, but they need more support. The solution to our housing shortage cannot be piecemeal. It demands a combination of local innovation and bold Federal leadership.

Congress cannot sit on the sidelines. We have the responsibility and capacity to solve this crisis. We can start by authorizing significant Federal funding and public financing options for true public and social housing.

That is why I will be reintroducing the Homes for All Act, to transform what housing could look like in the United States, rooted in the right reforms and priorities. It repeals the Faircloth amendment allowing public housing authorities to build more housing on a massive scale, like we once did in times of great need.

To ensure Federal disinvestment and neglect does not happen again, the bill

also converts public housing operating and capital expenses into mandatory spending.

It makes historic investments in our housing stock, building 8.5 million new public housing units and 3.5 million new private housing units for working-class families.

Finally, my bill would establish a fund to help localities develop pro-housing programs that can also prevent residential segregation and displacement.

Congress needs to play a more active and direct role in strengthening our housing supply. This includes making sure that public and private dollars for affordable housing are used effectively and equitably by supporting local zoning reform and robust tenant protections. Such policies can work together, if crafted carefully.

Last Congress, Senator MERKLEY and I introduced the Affordable HOME Act to provide that comprehensive approach to ensuring housing construction and acquisition efforts are fair, inclusive, and sustainable. For renters and first-time home buyers, this legislation provides robust funding for direct rental assistance and downpayment assistance. This bill also establishes programs for a national right of first refusal and right to counsel and bans source-of-income discrimination and no-cause evictions.

For people experiencing homelessness, the bill provides billions of dollars in funding for permanent supportive housing, not only covering capital costs but also expanding rental subsidies and wraparound services.

For communities, the bill invests in innovative housing models, such as resident-owned cooperatives and community land trusts.

My bills are only a couple of examples that could help guarantee housing as a human right.

I am proud to share this floor with my dedicated colleagues who have championed housing policies that are centered on the needs of our communities and advocates.

Mr. Speaker, I also want to shout-out Representative Esther Agbaje, Representative Aisha Gomez, Representative Mike Howard, and Representative Hodan Hassan, who are leading the charge in the State of Minnesota to make sure housing is available for all. Everyone deserves access to a safe and stable place to live.

I thank Representative RAMIREZ for her great partnership in this important fight.

Mrs. RAMIREZ. Mr. Speaker, the truth is, as I hear my colleague from Minnesota (Ms. OMAR) talk, there are bills prepared to bring solutions to this issue. What we need in Congress is the will and courage to prioritize our communities. I thank her for her leadership.

Mr. Speaker, the work that we do can't be done without the people on the ground who are constantly working to make sure that the people who need to

be seen are seen and heard. These are leaders in our community that often are unsung heroes but that do all the work so that Members of Congress, like me, could be here.

It is why I rise today to recognize my constituent, Catherine Serpa, who is a local organizer living her commitment to safe and dignified affordable housing.

Serpa is a resident of Chicago's Housing Authority's public housing, knowing firsthand the challenges families in Chicago and around the Nation face when it comes to affordable housing. As president of the North Central Scattered Sites, she has worked tirelessly to organize her neighbors, including Section 8 voucher recipients, to protect their rights as tenants.

Serving on the board of the Central Advisory Council, Catherine brings the voice, the perspectives, and the concerns of neighbors living in public housing to ensure that they are represented in the decisions that impact them daily. Her work has been central to ensuring public housing residents have clean, dignified, well-maintained homes and is a key voice in strengthening my legislation, the 'Tenants' Right to Organize Act.

On behalf of Illinois' Third Congressional District, it is my great honor to commend Catherine Serpa for her contributions to our community and her commitment to housing for all. I thank and congratulate Catherine.

Mr. Speaker, I also rise today to commend my constituent, a leader, an inspiration, Jose Zayas, for his more than five decades of service and activism in our communities to realize housing as a human right.

Jose's family migrated from Puerto Rico in the 1950s. They moved into Lathrop Homes, a historic public housing development on the northwest side of the city.

Jose made strong connections with his neighbors as he grew up, and he became a staunch defender of the community and a steward of the strong generational relationships built there.

For years, progress in redeveloping Lathrop Homes to provide hundreds more promised apartments has stalled. While the fight has been long, Jose's leadership has been constant. He has been a committed advocate, testifying, marching, and calling for accountability. As a Lathrop alumni leader, he has consistently held public officials accountable to do more to preserve and protect public affordable housing.

On behalf of Illinois' Third Congressional District, it is my great honor to commend Jose Zayas for his leadership and commitment to fight for public and affordable housing for our communities. I thank Jose, and it is my honor to congratulate him with this congressional commendation.

Mr. Speaker, I yield to the gentleman from California (Mr. ROBERT GARCIA), my friend, to continue to hear about the work that needs to be done around housing throughout the country and

the ways that Congress can actually act.

Mr. ROBERT GARCIA of California. Mr. Speaker, I thank Representative RAMIREZ for yielding.

Mr. Speaker, our Nation faces a severe housing crisis, and it is time for Congress to start working on real solutions for working families.

We know that we are facing a shortage of 3 million homes across the country. That is unacceptable, and the deficit has led to years of rising costs for every American.

Housing is a human right, but today, there are millions of people with no access to a safe home, no access to a stable home, and this is happening in cities and towns across America. We know that millions more are at risk.

In 2020, almost half of American renters were forced to spend more than 30 percent of their income just on housing, and 23 percent were forced to spend more than half their income on rent.

We just know that rent is too damn high. This is unacceptable, and it is the single biggest driver of our country's homelessness crisis.

In places like L.A. County that I represent, and in communities across America, rents are going up and housing stock is becoming more and more difficult. We know that working families and middle-class families have less and less access to not just buying a home but even renting a home that they can afford.

We know the most vulnerable constituents are facing the most severe consequences of this crisis, and it impacts especially Black, Brown, and low-income communities across America.

We also know it is a crisis for seniors and for people on a fixed income who can't keep up with skyrocketing housing costs. It is impacting young people, who are entering the job market and starting families but realizing, sadly, that they will never be able to afford a home.

For the past 70 years, being able to buy a home and build wealth has been the gateway to the middle class for millions of families. It has made the American Dream possible for so many generations, but now we are allowing that American Dream to crumble.

The shortage of affordable housing is estimated to cost us approximately \$2 trillion a year due to lower wages and productivity. We need to build more housing.

Housing is a social justice issue. Housing is a climate issue. We know that communities that adopt smart housing policies can build more affordable housing.

Not only does our Federal Government need to invest in more housing, in more vouchers, in more affordability, and focus on more not just local but national tenant protections, but we also need to take a smart approach to growth.

Mr. Speaker, that is why, last year, I also introduced the People Over Parking Act to eliminate minimum parking

requirements near high-quality public transit. For those who don't know, parking minimums force property owners to create a certain number of spaces regardless of the needs of the people who live in those homes.

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In fact, parking minimums are oftentimes the single largest driver of housing costs across America, leading to less and less affordable housing. Additionally, many of these spaces go unused, even as the financial costs are passed on to renters and tenants, even folks that may not even own a car.

We need to reduce parking minimums. We need to increase density across the country. We need to look at our zoning to ensure that we can spur more multifamily units and developments across neighborhoods and across communities in this country.

We must expand the Low-Income Housing Tax Credit and invest in housing that is affordable and accessible. That is what the Low-Income Housing Tax Credit can do.

Let's pass commonsense policies. Let's protect renters and tenants. Let's ensure that neighborhoods are for everyone and that folks have access to the middle class. Housing is a human right.

Mrs. RAMIREZ. Mr. Speaker, I thank Congressman GARCÍA for his words. He is absolutely right. The rent is too damn high.

With skyrocketing inflation and increasing rents, tenants are often finding themselves in a vicious cycle of being rent burdened and vulnerable to unfair housing prices.

While the Fair Housing Act and other nondiscrimination work is critically important, we know most incidents of housing discrimination go undetected or they go unreported.

Marginalized communities, especially nonnative English speakers, new arrivals, immigrants, Black and Brown people, can be afraid to speak out against unfair discriminatory housing policies because they fear retaliation. That is why the protection of tenant unions and tenant organizing rights are critical. Every tenant should be able to use their voice to address the concerns they have regarding their housing situation. This is why I was proud to lead my friends and colleagues, Representatives RASHIDA TLAIB, AYANNA PRESSLEY, JIMMY GOMEZ, and GREG CASAR, in the introduction of the Tenants' Right to Organize Act, a historic measure that protects and expands the community power, changing the landscape of housing for everyone.

This is what it will do. It protects the organizing rights of tenants with housing vouchers and tenants living in Low-Income Housing Tax Credit properties and expands protections to mixed-status families and those who may not be eligible for tenant-based rental assistance.

All tenants must have the right to organize, and protecting and strength-

ening tenant organizing and protecting tenants' unions is another way that we help people stay housed.

I also give a shout-out to Representative Norma Hernandez in the State legislature in Illinois who has an identical bill in the State House to begin doing this work specifically in Illinois. We are so grateful for Representative Norma Hernandez's work.

The truth is that in parts of my district, gentrification is a dire threat to housing as a human right. It drives up housing costs, displaces families, and destroys webs of relationships and community history. That is why I am so inspired with the work of Palenque LSNA, a predominantly Latine community-based organization in Illinois 3. Palenque's youth and mother leaders have fought to resist displacement and addressed gentrification by expanding community control of local land use and zoning.

In much the same way that we protect renters' and homeowners' rights at the Federal level, I encourage us to be inspired by the work of the organizations like Palenque to encourage the models of the future that help us think beyond the status quo, community control, community landownership, and collective financial models, because I know that those are the ways of the future.

As we think about our future, we have to reckon with the consequences of climate change on our collective housing stability. For instance, in my district, polar vortexes are more frequent, and lower average temperatures requires more heat which increases the household's energy consumption and associated expenses. Even if we stabilize rents and make housing more affordable, we also have to address how climate change and climate inaction puts us all at risk.

It is why we have to realize both policy action and investments to secure the future of our public housing, prioritize climate and racial justice, and boost our economy and labor force. It is why I am proud to stand with Representative OCASIO-CORTEZ and Senator SANDERS in introducing the Green New Deal for Public Housing, a bold solution to confront unprecedented challenges.

The sweeping legislation aims to retrofit, rehabilitate, expand, and decarbonize the entire Nation's public housing stock through an estimated \$162 to \$234 billion investment over the next 10 years.

While we must consider how we future-proof our housing against climate uncertainty, we have to pay particular attention to ensure that the 1.6 million people who live in our Nation's public housing are protected.

Working families continue to invest in our communities. They work, shop, eat, worship, learn, and play in our neighborhoods and towns. They deserve to be rooted and deeply connected to the people and places that shape them. That includes the power to put down

roots in the communities that they have lived. That requires long-term affordability for long-term stability.

The solutions we look for are already in our communities. From Humboldt Park to West Chicago, leaders, neighbors, and organizations are working in solidarity to create affordable housing opportunities.

Our role is to expand and support their efforts with transformative investments and commonsense legislation that prioritizes our communities. That is how we lead the progressive fight for housing as a human right.

That is why I am so grateful for the leadership of people who have grown up in the community and continue to do the work to get us closer to housing as a human right.

It is why, Mr. Speaker, I rise today to recognize my constituent, Lissette Castaneda. She is an experienced and trailblazing voice for fair housing.

From the Hermosa neighborhood, Lissette Castaneda has dedicated more than 15 years of her life to helping the members of our community find a place they can call home, to keep families safely housed, and to fight for the creation of affordable housing and vibrant communities.

As the former executive director of LUCHA, an affordable housing organization serving my district, Lissette has uplifted the voices and the perspectives of longtime residents in our communities to fight for the housing and resources they need to thrive.

In February, Lissette Castaneda made history by being appointed and confirmed as the very first ever Latina Commissioner of the Department of Housing in Chicago's history. I have been honored to work with her for many years as we fight to maintain and expand affordable housing. I know that Commissioner Castaneda will serve our communities well, fighting tirelessly for all Chicagoans to have safe and dignified housing.

On behalf of Illinois's Third Congressional District, it is my great honor to commend Lissette Castaneda for her visionary leadership and her service to our communities. I congratulate her.

I also rise today, Mr. Speaker, to honor Sally Hamann and Dr. Anne Scheetz, community activists for the preservation of affordable housing who exemplify the true spirit of solidarity.

For more than a decade, Sally and Anne have been strong supporters of our community's fight for housing affordability and accessibility.

In a time when gentrification threatens to erode the fabric of our communities, they have demonstrated what solidarity and fraternity look like.

To support the cause of affordable homeownership, Sally and Anne donated their homes to a community land trust, the Here to Stay Community Land Trust, to ensure they remain affordable home options. How many people would donate their home so that another family can have the dream of owning a home?

Through their actions and the land trust's mission, longtime residents will now find access to affordable homeownership, ensuring that families with roots in Logan Square can continue to thrive and flourish in the neighborhood they call home.

On behalf of Illinois's Third Congressional District, it is my great honor to commend Dr. Anne Scheetz and Sally Hamann for their decades of activism, solidarity, and actionable commitment. Sally and Anne are a true inspiration for Congress. I congratulate them.

I have talked a lot today about the importance of addressing homelessness, not criminalizing people experiencing homelessness. We have talked about the importance of rental housing, creating it, and legislation that actually creates a solution. We certainly know that there is so much work to be done around homeownership, and this Congress has the ability to actually make it possible for people to be able to have housing as a human right.

Mr. Speaker, I thank my colleagues who have joined me tonight for the Progressive Caucus Special Order hour, as we talked about the progressive fight for housing as a human right.

Tonight, we have heard from courageous leaders about the work they are doing. You heard about people in my district, inspiring leaders who are literally giving their life so that others can have housing as a human right.

There is power in being rooted. When we are rooted in ways that nurture safety, dignity, security, love, and joy, Mr. Speaker, we bloom, our community blooms, our neighborhoods bloom.

This Fair Housing Month, I call on us to reaffirm our commitment to homeownership as an accessible American Dream, to housing for all as a just social security and to housing as a human right regardless of race and gender.

Before we wrap up, Mr. Speaker, I do want to take a moment to talk about a situation that is weighing very heavily on my heart. For over 2 years, Ukrainians' way of living and democracy have been under attack by a dictator, a war monger, and an extremist. While this country promised to stand by them, we have failed to deliver the aid they desperately need to protect their homes, to care for their wounded and sick, and to recover from Putin's attacks.

To my Ukrainian constituents whose families and hearts are still in Ukraine, know that I stand ready to vote in favor of standalone legislation that provides assistance and humanitarian aid to Ukrainians. I call on my colleagues to bring Ukrainian aid to the floor without conditioning support on the well-being of asylum-seekers or the lives in Palestine or any other poison pill. We have to support Ukrainian families without delay, and we can do that today.

As I wrap up, Mr. Speaker, I realize that today is a special day. Coming to

Congress and sometimes having extended sessions, it means that we may be missing important days back at home. Today, April 17, is a very important day for the love of my life. Today is the birthday of Boris Noel Hernandez, my better half. On this House floor, I want to wish him a very happy birthday.

I also thank the staff who have worked so diligently to make sure that we can do this work, that we can move legislation. I want to give a special thank you to Katherine Bray, who is working with me today and to the leaders across the country.

To the people that are just a moment from homelessness, know that while I am here and while the Congressional Progressive Caucus stands, we will fight like hell every single day until housing becomes a human right in this Congress, in this State, in this country.

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

□ 2015

MATH ALWAYS WINS

The SPEAKER pro tempore. Under the Speaker's announced policy of January 9, 2023, the Chair recognizes the gentleman from Arizona (Mr. SCHWEIKERT) for 30 minutes.

Mr. SCHWEIKERT. Mr. Speaker, we have one-half hour. We have a number of different things to make it through. As we know, our running sarcasm is that we all work in a math-free zone where we use feelings to make public policy and then we wonder what the hell is going on when we actually have to deal with the honesty of the math. So let's have a little bit of fun with the honesty of the math.

A couple of days ago was tax day.

Mr. Speaker, did you know when you paid your taxes that 39 cents out of every dollar you sent in was just interest, 39 cents of every dollar you sent in, Mr. Speaker, as an individual taxpayer?

Now, that is the billionaire and that is down to the working stiff who actually had income tax, you paid 39 cents of your tax dollars just to interest.

The point, once again, that we are going to go through is understanding how fragile we have made part of the American economy because of the scale of the debt. Remember, Mr. Speaker, every 110, 115 days we are clicking off another trillion dollars of borrowing. So yay for that.

We also hit another benchmark. Yesterday, we had \$100,000 a second we were borrowing. Congratulations, once again. It is the third time—the third time outside COVID—when we have clicked through \$100,000 a second.

The reason I break it down to a second is: How many people can visualize \$1 trillion?

It is hard to visualize 12 zeros, so let's actually walk through this. As we are clicking off \$100,000 a second, that basically means gross borrowing. It

looks like it is going to be, if we stay close to this, \$3.151 trillion, \$3 trillion 151 billion.

Now, why is that a big deal?

That was yesterday. Today, it fell way down. We are 99,000 something per second.

We were expecting to see the number actually really bounce down because what happened in the last couple of days? It was tax collection time.

We are trying to figure out what is going on because these are right off the Treasury's website we get every afternoon. You can sign up on our website for our office and get something we call the daily debt. We will text it to you. We break it down both in gross—gross is all borrowing because remember, we borrow from the Social Security trust fund and we borrow from the transportation trust fund. We borrow from all of those. We do pay interest, and we have got to pay it back.

Then there is what they call net borrowing. That is where we go to public bonds. Many of you saw yesterday we had a bond auction that wasn't great at the interest rates we paid, and even if you do the public borrowing, Mr. Speaker, we are crossing over \$2.8 trillion this year.

So let's process this for one moment because I feel as if I can't find a way to get this through people's heads. GDP, now, I believe it was yesterday, which is the Atlanta Fed, they have a neat little app you can sign up for, they will send you updates and give you market predictions on interest rates and these things, but they also give you an estimator of what they think the gross national product is for this quarter. They had a number of 2.9 percent come out yesterday.

That is remarkable. The American people should be given a ginormous hug for how hard they are out there working.

Yet, how much of that 2.9 percent GDP growth that was on the Atlanta Fed website is because we are spending at this remarkable rate?

Just as the left used to attack us when we did tax reform, which actually has the elegance of being proper allocation, they have been spending money at a crazy rate—remember, \$100,000 a second—and here are some of the other parts of the punch line. I hope I am not throwing too much out. Tax receipts so far this fiscal year are up 7 percent.

Okay, that is wonderful. But we are still borrowing close to \$3 trillion this year. Nonetheless, tax receipts are up 7 percent, and we are still having to borrow like that, and Medicare is up 10 percent so far this year.

Does anyone see a problem?

Part of the point we have got to walk through is how much is on autopilot, and we, as policymakers, are terrified to go home and tell the truth, or—let's be honest, let's be honest—we haven't told a lot of our voters the truth for so long, how do you get in front of them and say: It is not foreign aid, it is not waste and fraud, we can't tax our way out of this?