

that requires the four corners of congressional leadership to agree on the contents of the capsule including a joint letter.

I look forward to the final product of this legislation and look forward to seeing what will be in it. Again, this will be something that we all can agree on, and it is great to be working at a time when we can all work together and celebrate our Nation's birthday for this 250th celebration.

Madam Speaker, I ask my colleagues to vote "yes" on the legislation.

□ 1510

Mr. MORELLE. Madam Speaker, I yield myself the balance of my time to close.

Madam Speaker, I think for all the reasons that have been described, this is an important part of maintaining the history of the last 250 years and making certain that we preserve this so that future generations will know how we got here and how we see the world.

I agree with Mrs. BICE that books may not be particularly relevant 250 years from now, and I suppose we should not write in cursive because people won't know what that means. But this is really important.

I think it is a reflection of the amazing American experiment, and I look forward to the bill being signed. I hope and I pray that 250 years from now we will have moved toward, in the words of Jefferson, "a more perfect Union."

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

Mrs. BICE. Madam Speaker, I could not have said it any better myself. I urge my colleagues to support S. 3705, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Oklahoma (Mrs. BICE) that the House suspend the rules and pass the bill, S. 3705.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

\$2.50 FOR AMERICA'S 250TH ACT

Mr. HILL of Arkansas. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 5616) to amend title 31, United States Code, to require the Secretary of the Treasury to mint and issue \$2.50 numismatic coins and \$2.50 circulating coins, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5616

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "\$2.50 for America's 250th Act".

SEC. 2. FINDINGS.

Congress finds the following:

(1) The 250th anniversary of the signing of the Declaration of Independence was a turning point in the history of the United States and the world that warrants national recognition.

(2) The 68th Congress celebrated this fact by authorizing the United States Mint to commemorate the 150th anniversary of American independence by issuing \$2.50 coins.

(3) The issuance of a \$2.50 anniversary coin for the 250th anniversary serves as a historically grounded continuation of this numismatic tradition and connects Americans today with a legacy of national celebration through coinage.

(4) The design and distribution of this coin offer a unique and accessible opportunity for the American people to engage with and take personal ownership of their national heritage through a tangible and lasting tribute.

(5) Every citizen deserves the opportunity to acquire such a coin as a means to connect to the founding principles of liberty, democracy, and self-governance.

(6) In addition to the congressionally authorized activities already planned by the mint, this new anniversary coin will serve not only as a lasting tribute to the founding generation and the ideals we share with them to this day, but also as a unifying and educational gesture on the occasion of the semiquincentennial.

SEC. 3. MINTING AND ISSUING OF \$2.50 NUMISMATIC COINS.

(a) IN GENERAL.—Section 5112 of title 31, United States Code, is amended by adding at the end the following:

“(bb) NUMISMATIC \$2.50 COIN.—

“(1) IN GENERAL.—The Secretary may mint and issue—

“(A) not more than 100,000 \$2.50 numismatic coins, each of which shall weigh 4.1795 grams, have a diameter of 0.425 inches, and contain not less than 90 percent gold

“(B) not more than 300,000 \$2.50 numismatic coins, each of which shall weigh 26.73 grams, have a diameter of 1.5 inches, and contain not less than 90 percent silver.

“(C) not more than 750,000 \$2.50 numismatic coins, each of which shall weigh 11.34 grams, have a diameter of 1.205 inches, and be minted to the specifications for half-dollar coins contained in section 5112(b) of title 31, United States Code.

“(2) DESIGN.—

“(A) OVERSE.—The obverse design of any coin minted and issued under this subsection shall, during the 2-year period beginning on the date the Secretary issues any coin under this subsection, bear the image of allegorical liberty wielding the Declaration of Independence featured on the gold \$2.50 Sesquicentennial Coin issued in 1926.

“(B) REVERSE.—The reverse design of any coin minted and issued under this subsection shall, during the 2-year period beginning on the date the Secretary issues any coin under this subsection, bear the image of Independence Hall featured on the gold \$2.50 Sesquicentennial Coin issued in 1926.

“(C) ADDITIONAL INSCRIPTIONS.—During the 2-year period beginning on the date the Secretary issues any coin under this subsection, each coin minted and issued under this subsection shall bear the inscriptions ‘Semiquincentennial of the United States’ and ‘1776–2026’.”.

(b) SENSE OF CONGRESS.—It is the sense of the Congress that the numismatic coins described in section 5112(bb) of title 31, United States Code, should be minted and issued not later than July 4, 2026, or as soon as it is technically and economically feasible.

SEC. 4. STUDY AND REPORT.

(a) STUDY.—The Secretary of the Treasury, acting through the Director of the United

States Mint shall conduct a comprehensive study to evaluate the feasibility, practicality, and potential public benefits of minting and issuing a \$2.50 coin for wide circulation in the United States.

(b) REPORT.—The Secretary of the Treasury, acting through the Director of the United States Mint shall, not later than September 15, 2026, submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate about the study carried out under subsection (a) that includes—

(1) an analysis of the historical use of the \$2.50 denomination;

(2) projected production costs associated with minting and issuing a \$2.50 coin for wide circulation;

(3) the cost-effectiveness of minting and issuing a \$2.50 coin for wide circulation when compared to the costs associated with minting and issuing other coins;

(4) an evaluation of potential benefits to commerce, coin handling, and transaction efficiency that would be associated with the minting and issuing a \$2.50 coin for wide circulation;

(5) proposed physical characteristics of a \$2.50 coin, including—

(A) composition;

(B) weight;

(C) diameter; and

(D) design features to distinguish the \$2.50 coin from existing coins;

(6) a description of the ways in which the Secretary consulted with stakeholders, including commercial banks, cash-handling businesses, consumer groups, and vending and transit industries;

(7) an analysis that estimates the potential seigniorage associated with a widely circulated \$2.50 coin; and

(8) a plan that could be followed to mint and issue a \$2.50 coin that includes—

(A) coordination with the Federal Reserve System and financial institutions;

(B) a test production phase; and

(C) an initial phased circulation.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Arkansas (Mr. HILL) and the gentlewoman from California (Ms. WATERS) each will control 20 minutes.

The Chair recognizes the gentleman from Arkansas.

GENERAL LEAVE

Mr. HILL of Arkansas. Madam Chair, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. HILL of Arkansas. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise today in support of the bill sponsored by the gentleman from Alabama (Mr. ADERHOLT), my good friend, the \$2.50 for America's 250th Act.

The greatest experiment in the history of the world, the United States of America, is still going stronger than ever, and 2026 marks our Nation's 250th birthday, an incredible feat as our Founders came together, found common ground, and voted to declare independence from Great Britain.

Over the past 250 years, America has embodied the shining city on the hill that John Winthrop envisioned in his famous 1630 sermon. Grounded in the ideas at the heart of the Declaration that all men are created equal and that governments derive their power not from the divine right of kings but from the consent of the people, the United States has made the world more free and more prosperous over our two-and-a-half centuries.

To celebrate our semiquincentennial, H.R. 5616 will authorize the United States Secretary of the Treasury to issue special \$2.50 numismatic coins. This continues a long tradition of marking significant milestones with coins that give everyday Americans tangible reminders of these historic moments.

Mr. ADERHOLT and I are both old enough, Madam Speaker, to recall the bicentennial tradition of that feature of special coin or printed bill issuance and how our grandfathers instilled in us American history and a love of country.

We were not there for the first \$2.50 coin authorized under the legislation that we have today because it marked the 150th anniversary of the United States a century ago.

America is the land of freedom and the beacon of hope for many around the world, something that all of us who have the privilege and honor of living here should never take for granted, and certainly no one on this House floor who has the privilege of representing our citizens takes for granted.

Every day I wake up proud to be an American, and I thank Mr. ADERHOLT for his contribution in celebrating 250 years of independence.

I urge my colleagues to support this bill, and I reserve the balance of my time.

Ms. WATERS. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise to speak on H.R. 5616, the \$2.50 for America's 250th Act, sponsored by the gentleman from Alabama (Mr. ADERHOLT).

This legislation directs the Treasury Secretary to mint and issue a \$2.50 collectible coin to celebrate the 250th anniversary of the signing of the Declaration of Independence later this year.

Under this bill, the Treasury would also conduct a study to evaluate minting and issuing a separate \$2.50 coin for wide circulation in the United States.

For starters, I am glad this legislation now considers the cost-effectiveness of a potential \$2.50 circulating coin. This is important, especially as President Trump's abrupt decision to stop production of the penny last year, without any meaningful plan, created problems that retailers, banks, and consumers are still dealing with today. This is the mess we are now forced to clean up.

Additionally, to be clear, I was deeply concerned by the language in the introduced version of this legislation,

which may have been interpreted by the Treasury Secretary to allow him to select a new design for a \$2.50 coin.

We are already witnessing how Secretary Bessent has exploited loopholes and ignored existing laws, resulting in the Treasury minting a \$1 coin bearing Trump's image. The Treasury's decision to put Donald Trump's face, a living President, on our currency is illegal and reminiscent of a monarchy, which 250 years ago our country firmly rejected. I was happy to see that this bill makes it explicit that Trump's face cannot be on this collectible coin.

Furthermore, as we speak of the ideals of the Declaration of Independence, we would be horribly remiss not to recognize the violence taking place in this country.

Since taking office, the Trump administration has established a legacy of violence and cruelty. Trump's administration has empowered and unleashed brutal attacks against Latino, Black, and countless other communities. They have locked up children and killed innocent people without fear of consequences, and they celebrate this cruelty and unapologetically mock the victims.

Therefore, as we attempt to commemorate the founding principles of this country, we must not turn a blind eye to the very real destruction that is taking place right here, right now.

Madam Speaker, I urge my colleagues to support this bill, and I reserve the balance of my time.

□ 1520

Mr. HILL of Arkansas. Madam Speaker, I include in the RECORD a CBO estimate for this bill.

EFFECTS ON DIRECT SPENDING AND REVENUES OF LEGISLATION CONSIDERED UNDER SUSPENSION OF THE RULES IN THE HOUSE OF REPRESENTATIVES WEEK OF FEBRUARY 9, 2026

Bill Number	Title	Effect on Direct Spending	Effect on Revenues	Additional Information on Direct Spending and Revenue Effects
H.R. 5616	\$2.50 for America's 250th Act, as amended.	Reduce by at Least \$500K.	None.	

Source: Congressional Budget Office.

Mr. HILL of Arkansas. Madam Speaker, I yield such time as he may consume to the gentleman from Alabama (Mr. ADERHOLT), the author of this bill for our semiquincentennial, and the chair of the House Labor, Health and Human Services, Education, and Related Agencies Subcommittee on Appropriations.

Mr. ADERHOLT. Madam Speaker, I rise today to speak on the bill that, as the chairman of the House Financial Services Committee just mentioned, I was privileged to introduce. It is a bicameral, bipartisan \$2.50 for America's 250th Act in partnership with Congresswoman and fellow U.S. Semiquincentennial Commissioner BONNIE WATSON COLEMAN, as well as Commissioners Congresswoman MARIA

SALAZAR and Congressman DWIGHT EVANS.

I thank the chair and ranking member of the Financial Services Committee for their support for this piece of legislation, as we have tried to put it together.

This bill authorizes the Secretary of the Treasury to issue a \$2.50 collectible anniversary coin and a viability study for a potential circulating \$2.50 coin for everyday use for every American.

The collectible coin will feature the historical design originally issued for America's 150th anniversary. This coin will memorialize and celebrate our moment in American history.

I am grateful for the partnership of my House and Senate colleagues, especially as the America 250 Caucus is now the largest congressional caucus in U.S. history, with bipartisan leadership in both Chambers.

As a founding member of the U.S. Semiquincentennial Commission that was tasked with preparing for our Nation's 250th anniversary celebration, it has been a privilege over the past decade to work on bipartisan legislation to honor 250 years of America's independence.

Before I go on, I must recognize what a privilege it has been to serve with my Democrat sponsor of this legislation, BONNIE WATSON COLEMAN.

Unfortunately, she is retiring after this Congress, following an incredible trailblazing career. She will be missed and her voice will be missed in committee, this Chamber, and the entire institution. I thank her for her service to our Nation and to the America 250 Commission, in particular.

Madam Speaker, the 250th anniversary of the signing of the Declaration of Independence was a turning point in the history of the United States and also the world, one that warrants national recognition.

I am honored to speak in support of a bill that recognizes this landmark moment of our collective history through a coin that links our Nation's past to its present and its future.

In particular, as someone who fondly remembers, as the chairman mentioned, the bicentennial celebration, even though we were very young at the time, these coins were issued for that occasion at that time. These coins gave parents, families, and community members the opportunity to obtain a physical keepsake to pass down for the next generation. This is exactly what this legislation would do, as well.

I know that my parents passed the circulating coin down to me, and I still have them, as well.

This legislation will also carry on the example set by the 68th Congress that celebrated our Nation's 150th anniversary by authorizing the United States Mint to commemorate the 150th anniversary of America's independence.

Beside me right here is an image of the historical design that was used back in 1926. This bill puts strict design parameters around the new \$2.50 coin

to continue that tradition. The only changes that will be made are to update the dates to reflect and celebrate another century that has passed since this coin was put into circulation 100 years ago.

As America marks its 250th anniversary this year, the coin will honor the same ideas and values that were recognized back then for the sesquicentennial in 1926.

Every citizen deserves the opportunity to acquire such a coin as a means to connect the founding principles of liberty, democracy, and self-governance. The \$2.50 anniversary coin for the 250th anniversary provides an opportunity for the American people to engage with and to take personal ownership of their national heritage through a tangible and lasting tribute.

In addition to the congressionally authorized activities already planned by the Mint, this new anniversary coin will serve not only as a lasting tribute to the founding generations but to the ideals that we share with them to this very day. It also is a unifying and educational gesture on the occasion of the 250th, or the semiquincentennial, that we celebrate.

In this day and age, I can find no issue more worthy of Congress' attention than an initiative that codifies our unity and reminds us that there will always be more that unites us than divides us.

Madam Speaker, again, I thank my colleague, BONNIE WATSON COLEMAN, for working with me on this piece of legislation. I urge my colleagues to vote for this initiative and to follow in the footsteps of our predecessors in the 68th Congress in 1926 who set an example that will last for generations to come.

Ms. WATERS. Madam Speaker, I yield 2 minutes to the gentlewoman from New Jersey (Mrs. WATSON COLEMAN), who has put a lot of work into this as she serves as the co-chair of the America 250 Caucus and serves on the Semiquincentennial Commission.

Mrs. WATSON COLEMAN. Madam Speaker, I thank Representative WATERS from the great State of California for yielding.

Let me just say, I enjoyed working on this endeavor with my colleague across the aisle, Mr. ADERHOLT. It has been a pleasure.

Madam Speaker, in 1776, the Declaration of Independence put into writing a set of ideals that reshaped this Nation and influenced the world.

Every major anniversary since has given Americans a chance to reflect on those principles and what they require of us. The \$2.50 for America's 250th Act continues a long tradition of commemorating our Nation's milestones through coinage.

This bill authorizes the Treasury to issue a circulating and collectible \$2.50 coin, modeled on the design first issued for America's 150 anniversary.

That earlier coin connected Americans to their shared history through

something tangible and accessible to all. This legislation does the very same as we prepare for the semiquincentennial.

As a cofounder and co-chair of the America 250 Caucus and a member of the America 250 Commission, I am so grateful for the partnership with Representative ADERHOLT and my House colleagues on a bipartisan basis as we prepare the Nation's celebration of America's 250 birthday, which I pray is bicameral, bipartisan, and able to be enjoyed by all the people in this country.

Mr. HILL of Arkansas. Mr. Speaker, I am prepared to close, and I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, this legislation gives us an opportunity to celebrate the 250th anniversary of the Declaration of Independence and the ideals and founding principles of our country, like the rule of law and separation of powers. Individual freedom, dignity, and equality are being ruthlessly undermined today by this administration.

□ 1530

Mr. Speaker, I hope this Chamber's commitment to America's founding principles is not merely symbolic, somewhat like the coin, but will be represented in our commitment to protect these principles and exercise our responsibilities to democracy in the Constitution.

Mr. Speaker, I urge my colleagues to support this bill, and I thank Mrs. WATSON COLEMAN for all of the work that she has put in on America250 Caucus.

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

Mr. HILL of Arkansas. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I thank Mr. ADERHOLT for using this historic precedent to, again, have a numismatic memory of our semiquincentennial with this \$2.50 coin. I commend him for his work, his loyalty to this country, and for his service to the people in Alabama.

Mr. Speaker, for all the reasons I explained earlier, I urge my colleagues to support this bill, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. NUNN of Iowa). The question is on the motion offered by the gentleman from Arkansas (Mr. HILL) that the House suspend the rules and pass the bill, H.R. 5616, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The title of the bill was amended so as to read: "A bill to amend title 31, United States Code, to require the Secretary of the Treasury to mint and issue \$2.50 numismatic coins, and for other purposes."

A motion to reconsider was laid on the table.

HOUSING FOR THE 21ST CENTURY ACT

Mr. HILL of Arkansas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 6644) a bill to increase the supply of housing in America, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 6644

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Housing for the 21st Century Act".

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

TITLE I—BUILDING SMARTER FOR THE 21ST CENTURY

- Sec. 101. Housing Supply Frameworks.
- Sec. 102. Accelerating home building grant program.
- Sec. 103. Federal guidelines for point-access block buildings.
- Sec. 104. Unlocking Housing Supply Through Streamlined and Modernized Reviews.
- Sec. 105. Federal Housing Agency Application of Environmental Reviews.
- Sec. 106. Multifamily loan limits.
- Sec. 107. GAO study on workforce housing.

TITLE II—MODERNIZING LOCAL DEVELOPMENT AND RURAL HOUSING PROGRAMS

- Sec. 201. HOME Reform.
- Sec. 202. Community Development Fund Amendments.
- Sec. 203. Grants for planning and implementation associated with affordable housing.
- Sec. 204. Rural housing service program improvements.
- Sec. 205. Choice in Affordable Housing.

TITLE III—EXPANDING MANUFACTURED AND AFFORDABLE HOUSING FINANCE OPPORTUNITIES

- Sec. 301. Manufactured Housing Innovations.
- Sec. 302. FHA small-dollar mortgages.
- Sec. 303. Community investment and prosperity.

TITLE IV—PROTECTING BORROWERS AND ASSISTED FAMILIES

- Sec. 401. Exclusion of certain disability benefits.
- Sec. 402. Military service question.
- Sec. 403. HUD-USDA-VA Interagency Coordination.
- Sec. 404. Family self-sufficiency escrow expansion pilot program.
- Sec. 405. Reforms to housing counseling and financial literacy programs.
- Sec. 406. Establishment of eviction helpline.
- Sec. 407. Temperature Sensor pilot program.
- Sec. 408. GAO studies.

TITLE V—ENHANCING OVERSIGHT OF HOUSING PROVIDERS

- Sec. 501. Requirement to testify.
- Sec. 502. Improving public housing agency accountability.

TITLE VI—STRENGTHENING COMMUNITY BANKS' ROLE IN HOUSING

- Sec. 601. Community Bank Deposit Access.
- Sec. 602. Keeping Deposits Local.
- Sec. 603. Supervisory Modifications for Appropriate Risk-based Testing.
- Sec. 604. Tailored Regulatory Updates for Supervisory Testing.
- Sec. 605. Credit Union Board Modernization.
- Sec. 606. Systemic Risk Authority Transparency.