

□ 2030

## LOWERING HOUSING COSTS AND ADVANCING MAIN STREET COM- MUNITY BANKS

(Under the Speaker's announced policy of January 3, 2025, Mr. HARIDOPOLOS of Florida was recognized for 60 minutes as the designee of the majority leader.)

### GENERAL LEAVE

Mr. HARIDOPOLOS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include any extraneous material on the subject of this Special Order.

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

There was no objection.

Mr. HARIDOPOLOS. Mr. Speaker, today, we rise to discuss the important issue of home affordability.

As you just saw on this floor, we passed, with bipartisan support, led by our chairman of the Committee on Financial Services, FRENCH HILL, from the great State of Arkansas, a bill, with a 390-9 vote, to promote the idea of home affordability, the ultimate American Dream. Sadly, as we have recognized over the last few years, that dream has become further and further away for too many Americans.

Starting today, we are moving in the right direction so that we might reduce those barriers to affordability and simply rely on the great economic mission of increasing supply to reduce the cost.

Our first speaker tonight is from the State of Kentucky and serves on our Committee on Financial Services.

Mr. Speaker, I yield to the gentleman from Kentucky (Mr. BARR).

Mr. BARR. Mr. Speaker, I thank the gentleman for yielding.

Mr. Speaker, I rise today in strong support of the Housing for the 21st Century Act, a bill that advances exactly what Americans voted for: fewer bureaucrats, more builders, lower costs, and real results.

Right now, families across America are still recovering from Biden-era inflation, sky-high interest rates, and a Washington regulatory state that makes it harder and more expensive to build a home.

The radical left's answer is always more government, more mandates, more red tape. Well, that is how we got into this mess. Republicans have a better answer: Build more homes, faster, better, and cheaper.

The solution to inflation, the solution to higher costs, is always more supply. The reason we have affordability challenges in housing, Mr. Speaker, is because we have an inventory shortage. Republicans are offering solutions to provide more housing stock to lower the costs for the American people and deliver on that American Dream of homeownership.

This bill cuts through the regulatory choke hold that Washington has imposed on housing. It streamlines per-

mitting, modernizes outdated Federal programs, and gets the Federal Government out of the way so builders can do what they do best: build.

It empowers local communities, not central planners in Washington, D.C. It supports community banks. It focuses on supply-side solutions, not failed subsidies that only drive prices higher.

Under President Donald Trump, we proved that when we cut regulations, unleash private investments, and trust American workers, the economy grows and families thrive. This bill applies that same America First, progrowth approach to housing.

Instead of telling Americans how to live, this legislation helps them own a home, raise a family, and build wealth, the foundation of the American Dream.

Mr. Speaker, I love the fact that this legislation focuses on overregulation of manufactured housing, an outstanding solution for many low- and moderate-income individuals who just can't get there in terms of a downpayment or just can't get there in terms of the monthly payment. Manufactured housing, especially in rural America, is a great solution for a lower downpayment and a lower monthly payment.

Burdensome HUD regulations have been an impediment to unleashing more manufactured housing stock for Americans. This bill provides a solution to that, eliminating ridiculous regulations that really impede manufactured housing.

Mr. Speaker, as chairman of the Subcommittee on Financial Institutions, I will spend my time here tonight highlighting the section of the bill that provides regulatory relief for community banks.

To drive down costs, we need to make it easier for those community-based lenders to originate residential construction loans and development loans to address the shortage of inventory. More supply means lower costs, and more provision of capital into the real economy from community financial institutions that know the borrower, that have a relationship with that builder, the more supply of housing stock to help lower the cost.

Inflation and high prices are always a function of a supply-demand mismatch. If we can help incentivize more capital formation and lending to the builders, the entrepreneurs who provide additional housing for Americans, especially in that one to four residential construction zone, the better in terms of affordability for Americans.

According to the FDIC, approximately 60 percent of one- to four-family residential construction and development loans were held by banks with assets under \$10 billion. Those are the community banks. Lowering the regulatory costs on those institutions in particular is critical to increasing the supply of housing.

This bill does exactly that. It lowers the regulatory burden on those community financial institutions that provide the bulk of these construction

loans. This is the bill that the Committee on Financial Services passed, and we passed it with bipartisan support because the problem is obvious: We don't have enough housing, and Washington is making it worse. The solution is also obvious: Stop standing in the way.

Mr. Speaker, this legislation rejects the left's obsession with central planning and embraces free enterprise, local control, and common sense. It puts builders back to work and expands housing supply, and it helps bring costs down for hardworking Americans.

That is why I urge my colleagues to support Housing for the 21st Century Act, deliver real America First solutions for the people we serve, and enhance regulatory tailoring for those community financial institutions—cutting red tape; streamlining bank exams and outdated thresholds so well-run banks can focus on lending, not paperwork; expanding community and rural banks' access to stable deposits so that they can lend locally and support small businesses and households; supporting rural banks; encouraging new bank formation; and providing regulators flexibility to handle failures without hurting local access to banking.

Mr. Speaker, I especially thank Chairman HILL for including in this legislation a version of my bill, the Promoting New Bank Formation Act, which allows for a phase-in of capital requirements for new banks to make it easier for de novo charters. We have seen a dearth and a decline in de novo charters. The more community-based lenders, the better. The more community banks that are formed in this country, the more competition and choice, the more access to capital for those construction and development loans. That means lower home prices, more homes, and more access to the American Dream of homeownership for the American people.

Mr. Speaker, I thank all of my colleagues—most of my colleagues for supporting this bill tonight, the Housing for the 21st Century Act.

Mr. HARIDOPOLOS. Mr. Speaker, I thank Congressman BARR for mentioning higher construction costs, more regulatory delays, outdated zoning laws, and, of course, the desperate need for more community banks in the process.

Mr. Speaker, I yield to the gentleman from Indiana (Mr. STUTZMAN), a fellow member of the Committee on Financial Services.

Mr. STUTZMAN. Mr. Speaker, I thank my colleague, Congressman HARIDOPOLOS, for organizing this evening's event.

I am proud to say that this body just passed the Housing for the 21st Century Act in a strong bipartisan manner. Owning a home is the American Dream. It is one of the best investments any person can possibly make here in America.

At a time when too many American families are struggling to afford a

home, House Republicans are taking meaningful action to address one of the most pressing challenges facing our country.

Indiana remains one of the most affordable States for homeownership in the country, but I know the dream of owning a home is still out of reach for many Hoosiers. Every day, I hear from families that work hard, save their money, and still cannot find a place to call their own. Unfortunately, this is true not just for families in my district, but for the families across the country, as well.

House Republicans have heard these concerns and responded with legislation that will directly help more Americans achieve the dream of homeownership.

Instead of throwing more taxpayer dollars at ineffective government programs, we are restoring housing affordability by getting government out of the way.

Included in this package are many commonsense, bipartisan reforms. Among them is my Streamlining Rural Housing Act. I thank Chairman HILL for including it in this package.

Today, rural housing projects in Indiana and across the country that rely on both HUD and USDA programs must undergo two separate environmental reviews. This duplicative process drives up costs for developers, delays construction, and discourages the very investment we need to expand affordable rural housing.

My bill requires HUD and USDA to establish a joint environmental review process so that these projects no longer face redundant oversight. The result is simple: fewer delays, lower costs, and more homes built for working families across the country.

This package also delivers several other important housing reforms. One such reform led by my colleague on the Committee on Financial Services from Tennessee, Mr. ROSE, removes the permanent chassis requirement for manufactured homes. This simple fix will reduce unnecessary costs and help families move into new homes more quickly on day one.

The package further modernizes longstanding programs so that Federal housing tools better match our current market realities. It provides local communities with greater flexibility to invest in housing solutions tailored to meet their needs and encourages private investments to expand supply where it is needed the most.

□ 2040

Mr. Speaker, this is what a Republican Congress and President Trump were elected to do, and we are delivering results for the American people. We are cutting red tape, and we are restoring the American Dream of homeownership.

I am proud to have supported the Housing for the 21st Century Act, and I look forward to its swift consideration in the Senate.

Mr. HARIDOPOLOS. Mr. Speaker, I thank Congressman STUTZMAN for his comments.

Mr. Speaker, as discussed, one of the major issues which caused the housing affordability crisis in America is simply the fact of the last 4 years at least 10 million people have come into this country illegally, and it has caused the reality that when you have too much demand and not enough supply, prices go up.

We are pleased that we are meeting that demand and we are doing it in a commonsense way by reducing those barriers to entry, whether it be through banks, duplicate regulations, or the zoning laws that simply don't work. This is good work by our chairman of the Committee on Financial Services. Chairman HILL and Chairman FLOOD of the Subcommittee on Housing and Insurance have really made a difference.

Mr. Speaker, I yield to the gentleman from Utah (Mr. KENNEDY).

Mr. KENNEDY of Utah. Mr. Speaker, I thank my colleague and friend from Florida, Mr. HARIDOPOLOS, for organizing this Special Order.

Mr. Speaker, I rise in support of the Housing for the 21st Century Act. I support this because it is good policy, and I support it because my constituents want me to support this. But I also support it because my children and grandchildren deserve better than what we are currently delivering.

For example, I have a family member who has gone to medical school. This individual has taken out enormous amounts of debt to achieve that significant opportunity to become a doctor and currently is in that practice.

At the same time this individual has taken on the burden of a home mortgage, which in the State that this individual resides in is costing up to \$500,000 for that individual to just buy a home and take on a mortgage. When added to the medical school debt, this individual in their early thirties is subject to a million dollars of debt.

In the State of Utah where I am from, the median home price is more than \$500,000. In other States that many people are moving to you are looking at three to \$500,000 just to buy a starter home.

These costs are unacceptable. They are multifactorial in how they have been driven, as well. The reality behind this—I am a doctor and most people around here know that in order to cure cancer there is not just one simple answer. When it comes to the unaffordability associated with housing costs, there is not just one answer there.

That is why I am so proud to support and have voted in favor of the Housing for the 21st Century Act. I call on my friends in the Senate to pass this along as well.

I thank Chairman FRENCH HILL for his leadership in confronting the housing affordability crisis with practical and pro-growth reforms.

I also appreciate President Trump's leadership and his focus on making the American Dream attainable again for hardworking families.

President Trump is not serving for his own benefit. He is serving because he believes in the future of the United States of America. As we look to America 250 and the next 250 years of America's success, we need to focus on policies that are going to fulfill the American Dream, which homeownership is integral to.

The American Dream is getting more and more out of reach as housing costs continue to climb. While demand soars, the country remains stalled by a 5½ million unit shortfall.

Between the red tape of regulatory delays and the rigid constraints of zoning, the path to affordable living is being made more difficult to navigate, and it is American families who are paying the price.

As one of the fastest growing States in the Nation, this is a harsh reality for Utahns. We face one of the most expensive housing markets in the Nation, and too many families are being priced out of the American Dream.

The truth is simple. When the government makes it slow, expensive, and unpredictable to build houses, the costs get passed along to families.

This bill attacks that problem by reducing regulatory costs and delays that make housing more expensive in the first place.

It encourages zoning reform the right way. It respects local control and gives communities tools and flexibility to expand housing supply, rather than forcing one-size-fits-all mandates from Washington.

It expands opportunities for rural housing developments by ensuring rural communities aren't left behind and directing real attention and resources to rural housing needs. It strengthens accountability at HUD by demanding more transparency and more meaningful oversight, so taxpayers get results not bureaucracy.

Making the American Dream attainable requires us to make housing affordable again, and I appreciate President Trump and Chairman HILL for leading on reforms that prioritize supply, affordability, and accountability.

I thank my friend and colleague, Mr. HARIDOPOLOS, for organizing this Special Order hour.

Mr. HARIDOPOLOS. Mr. Speaker, as we address these issues that you saw from the poster board, illegal immigration has a true cost, whether it be increasing demand, let alone the vital services that are strained under that increased number of people in a very short period of time.

I yield to the gentleman from Montana (Mr. DOWNING), who also serves on the Financial Services Committee.

Mr. DOWNING. Mr. Speaker, I thank my friend and colleague, the gentleman from Florida (Mr. HARIDOPOLOS) for arranging this Special Order hour.

Mr. Speaker, I rise today in strong support of H.R. 6644, the Housing for the 21st Century Act.

Americans across the country are feeling the squeeze of a very real housing crisis. The National Association of Realtors estimates that the average first-time home buyer was 40 years old in the year 2025.

In my home State of Montana, the estimates show the median home price of a home exceeds \$500,000. The internet and social media are filled with testimonies critiquing sky-high housing prices like Bozeman where starter homes can exceed \$1 million.

For once, both sides of the aisle agree. The root cause of this crisis lies in the supply side. Put simply, we do not have enough homes to meet the demand.

So what should we do?

Throwing money at a problem rarely fixes it. What Americans deserve are concrete, commonsense regulatory reforms that make it easier to build more homes. The Housing for the 21st Century Act achieves this by removing unnecessary regulatory barriers, modernizing HUD programs, and enhancing community banking operations to expand lending for buyers and builders alike.

What is more, our bill accomplishes this with no new permanent programs and no new spending. We are simply getting the government out of the way.

I could not be more enthusiastic to endorse this legislation. I thank Chairman HILL and Chairman FLOOD for their hard work in getting it to the floor today where it passed on a bipartisan basis by a vote of 390-9.

Looking forward, I believe we have the opportunity to make even more progress on housing by addressing reforms to the Build America Buy America Act, or BABA, and reauthorizing the Native American Housing Assistance and Self-Determination Act, or NAHASDA.

Don't let the name fool you. BABA may sound patriotic, but mandating BABA compliance for HUD-funded projects hamstring builders by dictating how they source materials, driving up the cost of construction, and increasing the time to market.

We also cannot afford to forget about our Tribal communities. Montana is home to 12 distinct Tribal Nations, and NAHASDA reauthorization and modernization would be a game changer for them.

NAHASDA is a lifeline for Indian Country, and its authorization lapsed after fiscal year 2013. This law consolidated and authorized Indian housing programs, which provide Tribes greater autonomy when using Federal resources for housing projects on Tribal lands.

Mr. Speaker, homeownership is a cornerstone of the American Dream. Families should not have to wait decades before buying their first house. Kids should grow up playing in the living room of their childhood home, not a rental.

Sadly, what was once a reality is fast becoming just that, a dream. The American people are looking to Congress for a solution. Let's give them one by getting this bill to President Trump's desk as soon as possible.

Mr. HARIDOPOLOS. Mr. Speaker, I thought the gentleman's words were spot on, simply getting the government out of the way. This is not about spending. This is about common sense and releasing the idea of the American free market system. It really shows the support this bill has by again a 390-9 vote. There is a great level of support for this bipartisan effort. We are simply increasing supply in order to reduce costs.

Mr. Speaker, I yield to the gentleman from Colorado (Mr. CRANK).

□ 2050

Mr. CRANK. Mr. Speaker, I thank my good friend, Mr. HARIDOPOLOS from Florida, for yielding.

Mr. Speaker, the pursuit of the American Dream, the dream of one day owning a home, is quickly becoming increasingly unattainable for so many Americans, thanks in part, to costly regulations and market factors.

With housing prices surging, evidence shows that we have a supply problem, but let's look more into why this might be.

In my home State of Colorado, regulations account for 39 percent of the cost of building a new home. Thirty-nine percent of the cost is government imposed regulation. For those who might be wondering what that means, that means if you pay \$5, \$2 of that, Mr. Speaker, is just because of regulation. That is what is causing the problem.

Government should exist to provide order and protection for its citizens. It shouldn't be there with overbearing mandates that make life more difficult and expensive, especially for something as fundamental as property and homeownership.

One of the contributing factors to these regulatory costs is the agenda informed energy codes that States like Colorado are mandating. They ignore science, and they even push aside stakeholders, the builders, the people who actually build the homes and make this American Dream. They push them aside in the creation process. Unelected bureaucrats have mandated these energy codes blinded in their pursuit of climate change altering results.

Instead, I argue these codes should promote affordability, and they should decrease the regulatory burden on our homebuilders instead of increasing that burden.

Simply put, it is impossible to achieve a more affordable home building atmosphere while adding regulations to the books instead of removing them.

Mr. Speaker, it really is that simple. To incentivize States to roll back these mandates, I introduced the Freeing Residential Affordable Markets From

Excess Regulations, or FRAMER Act. This piece of legislation would require States to reimburse homebuilders for the cost difference between State mandated energy codes and the Department of Housing and Urban Development's minimum standard for homes built within Federal Opportunity Zones.

Stakeholders in my district, builders and citizens who want to reach the American Dream, tell me that the cost of energy code mandates totals in the thousands in added costs. In some cases tens of thousands of dollars are added to the cost for a home.

It is long overdue that States change their ways. If we want to make housing more affordable, then we have to make it cheaper for homebuilders to do what they want to do, build.

The only way we can do this is to get the government out of the way and remove these costly regulations that are only increasing the cost of housing across America to help every American realize the American Dream.

Removing that regulation is part of what the Housing for the 21st Century Act does. It cuts red tape, and it makes a difference for average Americans.

I am very proud to have supported this piece of legislation. I do hope that the Senate will take this up and get it over to the President so that he can sign it.

Mr. Speaker, I thank my friend from Florida for yielding.

Mr. HARIDOPOLOS. Mr. Speaker, I thank Mr. CRANK for putting in perspective the true cost due to government regulations and red tape.

Mr. Speaker, I yield to the gentleman from Pennsylvania (Mr. MACKENZIE.)

Mr. MACKENZIE. Mr. Speaker, I thank my good friend from Florida for yielding, and I thank Chairman HILL and members of the Financial Services Committee who helped bring this legislation, the Housing for the 21st Century, to the House floor and helped get it passed with overwhelming bipartisan support.

Throughout our Nation, the American people are experiencing a housing crisis that has been years in the making.

From 2020 to 2024, the cost of a home soared 37 percent. Over that same period, rents increased 24 percent. Many communities, including those that I represent in the Lehigh Valley and the Poconos, have seen even sharper increases. In Allentown, home prices have increased 63 percent in the past 5 years while rents have risen 44 percent. Working families who were already squeezed by the worst inflation in decades have been stretched to the limit by these increases, dashing their hopes and derailing their plans.

For millions of hardworking Americans, especially young people, renting has become a painful burden, and homeownership has become a near impossibility. Apartments in cities should not be reserved only for those who can afford luxury units. They should be accessible to all working Americans who

keep our cities running and keep them safe. Houses shouldn't be limited to those who have a lifetime of accumulated assets. They should be available to young families and those just starting out who have scraped and saved to afford a reasonable downpayment. However, what we have seen after years of bad economic policies in the Biden administration, those inflationary prices have actually made it so that the first-time home buyer has risen to the age of 40.

For millions of Americans striving to afford the American Dream: We hear you, and we see you.

That is why this Financial Services Committee, led by Chairman HILL, has brought this legislation to the floor. It is why the administration and President Trump are speaking out about changes to our housing situation right here in the United States.

Congress is now working in a bipartisan way to resolve this issue and bring back housing affordability. In 2025, as a part of the Working Families Tax Cuts Act, we passed what has been called the largest expansion ever of affordable housing tax credits. Our reforms to the low-income housing tax credit are predicted to create 1.2 million additional affordable housing units over the next decade, helping millions more Americans access the high-quality affordable housing they deserve. We have also passed legislation like the SPEED Act, clearing away bureaucratic obstacles that are slowing down construction and driving up costs.

Today, the Housing for the 21st Century Act will help us take an additional step forward.

This bipartisan legislation tackles some of the biggest challenges driving today's housing shortage, cutting red tape, streamlining Federal processes, and using public policy to support housing production rather than slow it down. By enabling jurisdictions to adopt ready-to-use, pre-approved home designs, it helps builders focus on building instead of navigating unnecessary bureaucracy. By modernizing key HUD programs and coordinating outdated review processes, it ensures the department supports construction and opportunity rather than standing in the way. By expanding flexible financing tools for community and neighborhood lenders, it empowers them to do what they do best: serve local communities and help power America's housing comeback.

We know that solving the housing crisis requires a lot of changes for our State and local government partners, but we in the Federal Government have a role to play as well, one where we can help facilitate these changes as opposed to more bureaucracy or rules that stand in the way of American talent and ingenuity. By embracing these reforms, we can help grow the housing supply, expand opportunity, and unlock the American Dream for millions of Americans.

Mr. HARIDOPOLOS. Mr. Speaker, I appreciate the good words of Mr. MACKENZIE and putting in perspective what folks in Pennsylvania face every day because of the rising housing costs through the years.

As I get ready to close, Mr. Speaker, I want to thank, first of all, again Chairman HILL. I have the pleasure of being in that committee, and it is so exciting to see a chairman who brings everyone together in a bipartisan fashion to pass commonsense legislation.

What has been highlighted throughout the day today is the fact that it is not about spending more money, it is about reducing the regulatory burden that has caused prices to rise so rapidly as Congressman CRANK brought up in the State of Colorado.

□ 2100

Let's not forget again why we are facing this crisis. One is illegal immigration. Ten million people are increasing the demand when there is not enough supply. We are literally 5.5 million units short.

Secondly, let's not forget that when the Biden administration began, interest rates were 2.7 percent. It got as high as 7.8 percent. To understand that number and put it in perspective, in the community that I live in, that means you are paying \$1,200 more a month in interest payments, going from under 3 percent to almost 8 percent because of Big Government spending programs that simply failed in the Biden economy.

Finally, as has been highlighted by Mr. MACKENZIE and others tonight, the regulatory burden on the Federal, State, and local levels were so duplicative that you had costs rising dramatically.

This bill tackles each of those issues. We are tackling illegal immigration. We are tackling the interest rate issue, which is finally coming down. Finally, the regulatory burden will be reduced so that we will liberate folks once again from this high regulation, Big Government debacle.

Mr. Speaker, I thank each of the speakers tonight: Congressman BARR from Kentucky, Congressman STUTZMAN from Indiana, Congressman KENNEDY from Utah, Congressman DOWNING from Montana, and Congressman CRANK from Colorado, along with Congressman MACKENZIE from Pennsylvania for lending their comments tonight, as well as our Speaker tonight, who encourages us every step of the way.

Mr. Speaker, I thank you for the opportunity tonight. This is so important that for once we are showing that Washington can work. We rarely see in a substantive bill like this a 390-9 vote. We can come together when good ideas are shared. I am just so proud of the work done by the Financial Services Committee and the staff which is with us tonight.

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

## ADJOURNMENT

Mr. HARIDOPOLOS. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 9 o'clock and 1 minute p.m.), under its previous order, the House adjourned until tomorrow, Tuesday, February 10, 2026, at 10 a.m. for morning-hour debate.

## EXECUTIVE COMMUNICATIONS, ETC.

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

EC-2837. A letter from the Director, Financial Crimes Enforcement Network, Department of the Treasury, transmitting the Department's Major final rule — Delaying the Effective Date of the Anti-Money Laundering/Countering the Financing of Terrorism Program and Suspicious Activity Report Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers (RIN: 1506-AB58 and 1506-AB69) received January 7, 2026, pursuant to 5 U.S.C. 801(a)(1)(A); Public Law 104-121, Sec. 251; (110 Stat. 868); to the Committee on Financial Services.

EC-2838. A letter from the Senior Bureau Official, Bureau of Legislative Affairs, Department of State, transmitting Department Notification Number: RSAT case 25-114, pursuant to section 3(d)(3) of the Arms Export Control Act; to the Committee on Foreign Affairs.

EC-2839. A letter from the Senior Bureau Official, Bureau of Legislative Affairs, Department of State, transmitting Transmittal No. DDTC 25-067 Certification of Proposed Issuance of an Export License Pursuant to Sec 36(c) of the Arms Export Control Act; to the Committee on Foreign Affairs.

EC-2840. A letter from the Chairman, Council of the District of Columbia, transmitting D.C. Act 26-251, the "Community Health Amendment Act of 2026", pursuant to Public Law 93-198, Sec. 602(c)(1); (87 Stat. 813); to the Committee on Oversight and Government Reform.

EC-2841. A letter from the Chairman, Council of the District of Columbia, transmitting D.C. Act 26-250, the "Public Benefits Security Amendment Act of 2026", pursuant to Public Law 93-198, Sec. 602(c)(1); (87 Stat. 813); to the Committee on Oversight and Government Reform.

EC-2842. A letter from the Chairman, Council of the District of Columbia, transmitting D.C. Act 26-248, the "Philip Reed Memorial Park Designation Act of 2026", pursuant to Public Law 93-198, Sec. 602(c)(1); (87 Stat. 813); to the Committee on Oversight and Government Reform.

EC-2843. A letter from the Chairman, Council of the District of Columbia, transmitting D.C. Act 26-247, the "Petition Administration Clarification Amendment Act of 2026", pursuant to Public Law 93-198, Sec. 602(c)(1); (87 Stat. 813); to the Committee on Oversight and Government Reform.

EC-2844. A letter from the Chairman, Council of the District of Columbia, transmitting D.C. Act 26-252, the "Energy Efficiency Financing Debt Cap Temporary Amendment Act of 2026", pursuant to Public Law 93-198, Sec. 602(c)(1); (87 Stat. 813); to the Committee on Oversight and Government Reform.

## REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk