

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 By modernizing key HUD programs and coordinating outdated review processes, it ensures the department supports construction and opportunity rather than standing in the way.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. HARIDOPoulos. 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.

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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. HARIDOPoulos. 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

for printing and reference to the proper calendar, as follows:

Mr. WESTERMAN: Committee on Natural Resources. H.R. 2294. A bill to reauthorize the Integrated Coastal and Ocean Observation System Act of 2009 (Rept. 119-489 Pt. 1). Referred to the Committee of the Whole House on the state of the Union.

Mr. LANGWORTHY: Committee on Rules. H. Res. 1042. A resolution providing for consideration of the bill (H.R. 2189) to modernize Federal firearms laws to account for advancements in technology and less-than-lethal weapons, and for other purposes; providing for consideration of the bill (H.R. 261) to amend the National Marine Sanctuaries Act to prohibit requiring an authorization for the installation, continued presence, operation, maintenance, repair, or recovery of undersea fiber optic cables in a national marine sanctuary if such activities have previously been authorized by a Federal or State agency; providing for consideration of the bill (H.R. 3617) to amend the Department of Energy Organization Act to secure the supply of critical energy resources, including critical minerals and other materials, and for other purposes (Rept. 119-490). Referred to the House Calendar.

DISCHARGE OF COMMITTEE

Pursuant to clause 2 of rule XIII, the Committee on Science, Space, and Technology discharged from further consideration. H.R. 2294 referred to the Committee of the Whole House on the state of the Union.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Mr. FONG (for himself, Mr. KNOTT, and Mr. KILEY of California):

H.R. 7413. A bill to provide direct hire authority to the Attorney General for purposes of appointing qualified candidates to positions in the Drug Enforcement Administration to work in locations deemed necessary by the Attorney General to support the Administration's mission, and for other purposes; to the Committee on the Judiciary, and in addition to the Committee on Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. YAKYM (for himself and Ms. MOORE of Wisconsin):

H.R. 7414. A bill to amend the Internal Revenue Code of 1986 to expand housing investment with mortgage revenue bonds, and for other purposes; to the Committee on Ways and Means.

By Mr. WILSON of South Carolina (for himself, Mr. COHEN, Mr. LAWLER, Ms. SALAZAR, Mr. PANETTA, Mr. FALLON, and Mr. NUNN of Iowa):

H.R. 7415. A bill to designate Russian-based paramilitary organizations and their successor entities as foreign terrorist organizations, and for other purposes; to the Committee on Foreign Affairs, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BEYER (for himself and Mr. HARRIGAN):

H.R. 7416. A bill to require a Federal science strategy for the monitoring and detection of methane, and for other purposes;

to the Committee on Science, Space, and Technology.

By Mrs. BEATTY (for herself, Mr. SMITH of New Jersey, Ms. DELAURO, Mr. CISCOMANI, Mr. FITZPATRICK, Mr. BISHOP, Mr. LAWLER, Ms. LOIS FRANKEL of Florida, Ms. MOORE of Wisconsin, Mrs. DINGELL, Mrs. CHERFILUS-McCORMICK, and Ms. BROWN):

H.R. 7417. A bill to amend the Public Health Service Act to reauthorize the WISEWOMAN program; to the Committee on Energy and Commerce.

By Mrs. BICE (for herself, Ms. LEE of Florida, Mr. McDOWELL, Mr. SMITH of New Jersey, and Mr. MILLS):

H.R. 7418. A bill to convert the program of public financing of presidential election campaigns to a program of providing grants to States for enhancing the security of election systems, and for other purposes; to the Committee on House Administration, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. BACON (for himself, Ms. SCANLON, Mr. NUNN of Iowa, and Ms. MOORE of Wisconsin):

H.R. 7419. A bill to amend title IV of the Social Security Act to establish a demonstration grant program to provide emergency relief to foster youth and improve pre-placement services offered by foster care stabilization agencies, and for other purposes; to the Committee on Ways and Means.

By Mr. CRENSHAW (for himself, Mr. CRANE, Mr. FRY, and Mrs. LUNA):

H.R. 7420. A bill to amend chapter 55 of title 18, United States Code, to establish a criminal offense for the transportation of a minor for a gender transition procedure; to the Committee on the Judiciary, and in addition to the Committee on Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. CLOUD (for himself, Mr. WEBSTER of Florida, Mr. ROSE, Mrs. LUNA, Mrs. MILLER of Illinois, Mr. HIGGINS of Louisiana, Ms. TENNEY, Ms. BOEBERT, Mr. OWENS, Mr. MOORE of Utah, Mr. MOORE of Alabama, Ms. MACE, Mr. FINE, and Mr. HAMADEH of Arizona):

H.R. 7421. A bill to amend title 36, United States Code, to provide that a national governing body shall have as an eligibility criteria related to participation in the Olympic Games, a requirement that an amateur athlete may only participate in events corresponding to the sex of such athlete, and for other purposes; to the Committee on the Judiciary.

By Mrs. CAMMACK (for herself and Mr. MOYLAN):

H.R. 7422. A bill to amend the Internal Revenue Code of 1986 to allow the establishment of first-time homebuyer savings accounts; to the Committee on Ways and Means.

By Mr. CARTER of Georgia:

H.R. 7423. A bill to amend section 642 of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996 (8 U.S.C. 1373) to clarify and strengthen requirements relating to information sharing between State and local governments and Federal immigration authorities, to prohibit State and local policies that materially restrict such information sharing, and for other purposes; to the Committee on the Judiciary.

By Ms. DELAURO:

H.R. 7424. A bill to prohibit the award of Federal Government contracts to inverted

domestic corporations, and for other purposes; to the Committee on Oversight and Government Reform, and in addition to the Committee on Armed Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. DEGETTE:

H.R. 7425. A bill to designate certain lands in the State of Colorado as components of the National Wilderness Preservation System, and for other purposes; to the Committee on Natural Resources.

By Mr. FINSTAD (for himself and Mr. GRAY):

H.R. 7426. A bill to amend the Consolidated Farm and Rural Development Act to support the prompt approval of certain loans and loan guarantees, and for other purposes; to the Committee on Agriculture.

By Mr. GOLDMAN of New York (for himself and Mr. THOMPSON of Mississippi):

H.R. 7427. A bill to amend the Homeland Security Act of 2002 to provide threat analyses, including relating to terrorism threats, and guidance to State, local, Tribal, or territorial government officials or employees regarding visiting foreign nationals who seek access to State, local, Tribal, or territorial officials or employees, information, facilities, programs, or systems, and for other purposes; to the Committee on Homeland Security, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. GOTTHEIMER (for himself and Mr. LAWLER):

H.R. 7428. A bill to require the Secretary of Transportation to publish a notice of proposed rulemaking concerning seat belts on school buses, and for other purposes; to the Committee on Transportation and Infrastructure.

By Mr. GOTTHEIMER (for himself and Mr. LAWLER):

H.R. 7429. A bill to require the Federal Motor Carrier Safety Administration to implement a national employer notification service; to the Committee on Transportation and Infrastructure.

By Mr. GOSAR (for himself and Mr. CRANE):

H.R. 7430. A bill to amend MAP-21 to extend the deadline for the conversion of commercial air tour aircraft operating in Grand Canyon National Park to quiet aircraft technology, and for other purposes; to the Committee on Transportation and Infrastructure.

By Mr. HUNT:

H.R. 7431. A bill to implement the proposed constitutional amendment requiring Members of Congress to demonstrate competence in American civics; to the Committee on House Administration, and in addition to the Committee on Rules, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. LAHOOD (for himself and Ms. MOORE of Wisconsin):

H.R. 7432. A bill to amend section 477 of the Social Security Act to improve coordination with Federal housing assistance programs for youth who have experienced foster care; to the Committee on Ways and Means, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.