

**MOMENT OF SILENCE HONORING
CONGRESSMAN FRANK GUARINI**

(Ms. KAPTUR asked and was given permission to address the House for 1 minute.)

Ms. KAPTUR. Mr. Speaker, I rise to pay tribute to an honorable, patriotic, gregarious American who dedicated his life to building our Nation and world into a more just, livable country and democratic world.

This past weekend, former New Jersey Congressman Frank Guarini passed away at the ripe age of 101 years old, just 2 months shy of attaining his 102nd birthday.

Frank was an American patriot, World War II decorated Pacific Navy veteran, successful lawyer, and business leader. His milestone life included service in this House from 1979 to 1993.

Hailing from Jersey City, New Jersey, Frank, like his father before him, distinguished himself as an honorable, extraordinary citizen, a champion swimmer, and World War II Navy combat veteran with three battle stars of the Pacific campaign. He rose to the rank of lieutenant in the U.S. Navy.

He served as a distinguished probing member of the Ways and Means Committee, specializing in international trade and fair taxation.

Continuing to pursue business and philanthropic interests until his passing, he endowed his alma maters: Dartmouth College's School of International Relations, Saint Peters College, New York School of Law, as well as John Cabot University in Italy, the Italian American Foundation, and countless and endless works of good will toward others.

I send my heartfelt prayers and deepest condolences to his sister, Caroline; nephew, Peter; niece, Carol; many cousins; countless friends; loved ones around the world; and his beloved Jersey City community to which he dedicated his being.

May Frank's constructive and honorable life inspire future leaders in the generations to come.

Mr. Speaker, I ask for a moment of silence in his memory.

□ 1350

**CONGRATULATING NBA CHAMPION
JOSH HART**

(Mr. RASKIN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RASKIN. Mr. Speaker, I rise to celebrate 2026 NBA champion Josh Hart.

Josh just helped lead the New York Knicks to their first NBA championship since 1973. An outstanding shooting guard and rebounder, he is an essential force on the Knicks and, many say, the beating "Hart" of the team.

There might not be a lot of Knicks fans in Maryland, but there are a lot of Josh Hart fans. Josh's basketball career started in Montgomery County,

Maryland, at the great Wheaton High School and at Sidwell Friends in Washington, D.C.

Josh excelled off the court as a passionate student and an active citizen. He promised his dad that he would become an Eagle Scout. After a lot of hard work, he did Troop 1038 in Rockville proud by earning the Eagle Scout rank.

I also recognize Josh's parents, my constituents, Moses and Pat; Josh's siblings, Moses, Joseph, and Aimee; Josh's wife, Shannon; and their twin sons.

From the Eagle Scouts to the NBA, Josh has made the Eighth District of Maryland proud. We are happy for New York and the Knicks, but we send special appreciation to Josh Hart from his home in Maryland. I congratulate him.

**COMMEMORATING U.S. NAVY AND
SUQUAMISH TRIBE MOU**

(Ms. RANDALL asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. RANDALL. Mr. Speaker, I rise today to recognize the tremendous occasion that is happening in my district this weekend.

A memorandum of understanding, the first of its kind, between the Suquamish Tribe and the U.S. Navy has finally been reached after years of good faith negotiations. This MOU sets a new standard for how our U.S. military collaborates with Tribal Governments to respect Tribal sovereignty and to preserve treaty rights.

The Suquamish Tribe has stewarded the lands and waters of the Salish Sea or the Puget Sound since time immemorial and has been a gracious neighbor to the Puget Sound Naval Shipyard and the U.S. Navy's Intermediate Maintenance Facility in Bremerton.

The shared waterways include Tribal fishing grounds and shellfish beds, and this MOU will compensate the Tribal members for the access that will be impacted during the construction of the Navy's proposed Multi-Mission Dry Dock.

The Shipyard Infrastructure Optimization Program and its M2D2 project are a once-in-a-century investment to modernize four aging naval shipyards into new, modern facilities that will serve our Nation into the future.

In my district alone, there are 12 federally recognized Tribes that often neighbor our four DOD installations, and this serves as a model not only for Washington State but the Nation.

I commend the Navy and the Suquamish Tribe for their years of leadership and perseverance in reaching this historic agreement.

HONORING DAPHNE MUSE

(Ms. SIMON asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SIMON. Mr. Speaker, I rise to honor Daphne Muse, a daughter of Washington, D.C., who made Oakland, California, her home for more than 50 years. She recently transitioned at the age of 81.

Daphne was a mother, a mentor, an intellectual, an avid disability rights advocate, a writer, and a keeper of Black letters. She helped run Drum & Spear Bookstore here in Washington, D.C., a legendary Black bookstore here in the Capital.

For the crime of selling books to Black folks in the civil rights movement, J. Edgar Hoover's FBI placed her under surveillance.

She answered with a life's work: collecting and gathering more than 22,000 letters and papers documenting Black life across the diaspora.

At Mills College, she served as a leader, mentored countless young women, and gave her heart to the education of girls and women. I was one of the beneficiaries of her love and her brilliance.

Oakland, California, raised a giant, Mr. Speaker. May her name be in remembrance always.

**PROGRESSIVE MOVEMENT IS
WINNING**

(Mr. KHANNA asked and was given permission to address the House for 1 minute.)

Mr. KHANNA. Mr. Speaker, the progressive movement is winning across the country, from the heart of New York to Michigan to Maine.

The people are saying no to foreign wars, and they are saying no to genocide in Gaza. They are saying no to the unfair and lopsided economy that has allowed a few people to hoard extreme wealth and power, and they are saying yes to Medicare for All, to unions for all, to childcare for all, to making sure that we have a housing guarantee for kids by the time they are 35 if they work hard.

Now, some of the oligarchs don't like it. Elon Musk has been threatening to sue me or jail me, but I will tell you what: They should judge us by those who are attacking us.

We will not be intimidated. We stand for transforming this country for the working class over the billionaire class.

TRUMP HOUSING CRISIS

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

Mr. GREEN of Texas. Mr. Speaker, and still I rise. And still I rise, unbought, unbossed, unelected, liberated Democrat. And I rise today, Mr. Speaker, notwithstanding the fact that I have been censured by this House, censured but not silenced.

And I rise today, Mr. Speaker, because the housing crisis that we confront has taken on a new dimension. I am in full support of the 21st Century

ROAD to Housing Act, full support of it. Many others are, but I rise today to announce that this is now the Trump housing crisis. It is the Trump housing crisis, and I should like to present evidence to substantiate my claim.

It is the Trump housing crisis because, yesterday, the President declined to sign the bill that was voted on in this House and passed and in the Senate and passed, a bicameral bill. Rarely do we get such a thing, but this one also is bipartisan. It has huge Republican support and huge Democratic support.

Let me read from an official document. This is from Congress.gov. The indication here is that this piece of legislation had 191 Democrats vote for it and 166 Republicans, a total of 358 for the legislation. That is the 21st Century ROAD to Housing Act. In the United States Senate, it had 85 yeas and only 5 nays.

It had overwhelming support, the kind of support that would cause people to come to the floor of the House of Representatives, as they did. I was here. I came to the floor of this House of Representatives, and many persons on both sides of the aisle talked about the collegiality—perhaps not using that exact word, but the collegiality—and talked about how this was one of the rare moments when we have received bipartisan, bicameral support for a piece of legislation—a great piece of legislation, I might add. It is a piece of legislation that was a long time in the making, a piece of legislation that this House passed and the Senate passed, as I have indicated before, by large margins.

I heard persons stand here at this podium, at that podium, and the podium in the well and proclaim that this piece of legislation was indicative of what we can do when we work together, the symbiosis that was created by Democrats and Republicans working together.

Everyone was in a great mood, a celebratory mood. Persons were ready to move on to the next phase. After all, you have to have the House and the Senate to pass a piece of legislation, and there are many people who say that before you can get a House and Senate to pass a bill, they first have to have the will.

They demonstrated the will after having negotiated for some time. That was the first phase of it. The first phase of it included some persons who are of note and should be mentioned. The Honorable MAXINE WATERS should be mentioned and the Honorable ELIZABETH WARREN. The two of them worked together to bring this to fruition. They worked together after a chasm had erupted as it relates to the bill.

□ 1400

There was a chasm that many thought would be impossible to span, but I called them the Ws: the Honorable MAXINE, I always say that because I have such great respect for her, and

the Honorable ELIZABETH WARREN. I have great respect for the Honorable ELIZABETH WARREN. They were able to span this chasm and make this difference.

I would also mention that in the Senate it had bipartisan support because the majority leader and the leader of the Senate, the majority leader and the minority, they both signed off on it. This was something that took great work to accomplish.

I would also add this: It took people who were experienced. This is one of those times when experience with legislation made a difference. I am not sure that a neophyte could pull off what they were able to accomplish, and I am very proud to say that I support what we have done, and I support the bill.

So with all that said, everybody was prepared for the signing ceremony. It was going to be a celebratory time, and everyone prepared to receive an indication that the President was going to sign it at the White House. I think everyone was, I was, surely, prepared for this.

The President, in his own way, indicated that, no, it would not be signed at the White House. The President said that he would come to this Capitol and he would sign it here. Of course, the Speaker, in preparation for the President's arrival, decided to do all of the things to make sure that we had the proper pomp and circumstance available to the President, the President of the United States.

Everything was set. The flags were in place, the table was arranged, and people were notified. Everyone was prepared for the signing of the legislation saving the President. The President sent a message indicating that he would not, N-O-T, would not sign this piece of legislation.

The President indicated that he would not sign it and he had some things to say about it that were not flattering. He diminished the magnitude of the legislation. He went on to indicate that this was not something that he thought was appropriate.

I don't know what his rationale was. It never comes through clearly because the President contradicts himself in the sentence where he makes any given statement at any given time. I have no idea what that was all about, but I do know this: When he decided not to sign the legislation, when he decided that he would literally allow it to just linger in limbo, I suppose, when he decided to do this, he then took on the housing crisis.

The housing crisis is now that of the President of the United States. It belongs to the President of the United States. He decided that he would not sign legislation that is much-needed in this country, legislation that can make a difference in the lives of people in this country.

He put in petty politics above a piece of legislation that can make a profound difference, petty politics above a pro-

found difference that can be made by him by only affixing his signature to a piece of historic legislation, landmark legislation in my world.

When he decided he wouldn't do it, here is what he also decided: He decided that he was not going to concern himself with the many people who cannot afford a home right now. Many people cannot afford a home. Affordability is a problem. It is a crisis. The President is well aware of this.

He either knows or should know that this is a part of the solution, this bill, and he has not given a rationale, a clear rationale, for why he would not sign it. However, he took on the notion that people who cannot acquire a home, that this is now a problem for him to have to resolve in some other way I suppose. I doubt that he will figure out a way to do it. But he is not supporting those people who are in need of a home.

There are people who live in areas where the homes are being purchased by corporate America, not all of corporate America, but various companies that are in the business of purchasing homes and then leasing or renting these homes.

He is not supportive of this. In something that he said, he was antithetical to that, he was opposed to, but he is now supportive of this because he won't sign the bill that deals with this very issue, the issue of the homes that could go to first-time home buyers being purchased by corporations. As a result, those homes are now being placed on the rental market.

The United States would become a country where the American Dream is a dream to rent a home if the President does not sign this bill. He now has embraced these people who would prevent persons from acquiring a home by simply buying up the property and leasing it.

He also has done something that I never thought I would see him do because he is, generally speaking, supportive of the construction industry. He says he is a person of great knowledge when it comes to construction and the whole notion of being a great builder. He considers himself a great builder.

He now is at odds with the builders in this country. The builders in this country are ready to build more homes. This bill would allow them that opportunity because it eliminates a lot of the red tape. I have had the builders come to me and tell me about the red tape they encounter when they are attempting to build a home on a piece of property. There is red tape associated with the codes across the 50 States, and this red tape associated with these codes across these 50 States is something that they encounter that makes it difficult for them to move expeditiously and construct homes.

This piece of legislation deals with this notion that 50 States are going to have 50 different means of getting something done, and it incentivizes the

States to allow these homebuilders to have the opportunity to do what they do best, and that is construct homes for persons to purchase and some, of course, for rental purposes, but it would allow the construction process to move forward expeditiously. It may not be as fast as they might want it to move or I might want it to move, but faster than it is moving currently.

This would be the case, but the President now is at odds with the builders. He is at odds with those who want to buy homes. He is at odds with those who would like to build homes because he won't sign the bill that would make it easier for the builders to do what they do and for persons who desire to purchase homes for the first time to have the opportunity to do so.

This President is going to find himself helping persons who would like to avoid seeing this whole process develop because somehow they believe that if this process develops it will somehow hurt them politically. I don't see that, but the President seems to be siding with them. He is, in fact, not only siding with them, he is making it possible for the bill not to pass and not to go on to become law because he won't sign the bill. He won't sign it into law, so he is siding with those people who, for political reasons, simply believe that this bill is politically unacceptable for reasons that have not been explained.

Mr. President, here is also something that is important for you to consider: If you pass the bill by virtue of signing it and placing it into law, then you have an opportunity to vote on its final passage because you have a vote in this process.

If your vote is ratified by your signature, if you do this, then people will have more jobs. You will, in fact, help to increase the number of persons who are not only seeking jobs, but are acquiring jobs. Those people will be able to get jobs. You can't build millions of homes and not have these contractors and builders acquire additional personnel to help facilitate the work that has to be done.

□ 1410

This will happen. We will have more people employed. You are going to help with the unemployment issue in the country if you sign the bill.

By not signing the bill, you are, of course, continuing with the unemployment issue. In fact, you are facilitating the unemployment of Americans because they could have jobs but for your failure to sign the bill.

Your failure to sign the bill then would cause persons not to be able to sell some of the things that would be in a home if it is constructed. For example, you build a home. You are going to have carpet in many of them. Well, the people who sell carpet will not have the opportunity to prosper even more because of these millions of homes. The people who sell the washers and the dryers and the drapes will not have the opportunity to prosper as a result of

your not signing the bill, and the people who build the homes will also make these homes a place such that persons will acquire equity for the future.

These homebuilders are building places that allow equity to be acquired by the home purchasers. This equity is something that can be used for many reasons and many things. It can be used to help a child go to college. The equity can be used in an emergency, some family emergency. Your equity in the home can be there for you, but it can also be the means by which you can pass on wealth to the next generation. The wealth that you can pass on to the next generation is something that helps them get a start, a leg up in life, if you will. This won't happen if we don't sign the bill.

Mr. President, you can sign this bill and help those who would have the opportunity to acquire equity, help those who are in the marketplace selling the various pieces of paraphernalia, the various things that are necessary to have a home develop into the place that you consider livable: the washers, the dryers, all of these things. You are also going to prevent people from literally having the roof over their heads and a place that they can settle in and not find themselves moving about from one place to another, a place to call home.

Also, if you would sign the bill, Mr. President, you will find that this will give the country the opportunity to move forward away from this housing crisis and do some of the other things that are very important for us in the country. There are things that can be done, but this bill itself was something that took up an inordinate amount of time. We would be free of having to deal with it and we can deal with implementation.

This bill also, Mr. President, would allow persons who suffer from natural disasters—their homes are damaged. The roofs are torn. I have seen it in many cases. When Katrina came through, I saw the damage that it did. I have seen the damage that Harvey did.

This bill would help persons when they are confronting these natural disasters and they are suffering as a result of harm having been done to their property, this bill would help them because the bill has within it the Reforming Disaster Recovery Act, something that I am proud to say I am a sponsor of.

This bill has that act within it, and this act within it, this legislation within it, would allow persons to recover faster. The process that we have currently is one that has not been codified.

After each natural disaster, we find ourselves having to—to borrow a term—"reinvent the wheel."

We find ourselves having to start all over again after each of these natural disasters, and we have them across the country. We have the weather on the coast and then we have the tornadic

activity. We have the fires. When we have these man-made—not man-made. Some of them are, but we will call them acts of God. Sometimes they are simply things that people don't perpetrate. There are things that nature itself will visit upon people. As a result of these things happening and people suffering from them, this legislation will allow them to recover faster because there would be a codified process that allows money to be acquired faster. Money meaning the money that persons will need to restore their lives to some degree of normalcy. You don't have that currently. This bill provides that.

It provides for a means by which money can be processed through the system. It can be acquired by simply following something prior to—a process in place prior to the disaster occurring and helping people to understand how they can acquire the necessary help that they will need.

This would be something that would be made known to States, made known to the persons who, in various municipalities, are in control. That would usually be your county judge in certain places, your mayors, but there would be legislation that they could look to to get a better understanding of what the process will be like in the recovery phase after a natural disaster.

I am very proud that this legislation is there. By signing the bill, yes, Mr. President, you would be signing a bill that has legislation in it that AL GREEN has sponsored. You know what, Mr. President. You are big enough to do that. You can do it.

I know it would be hard for you, but give it a try. I am going to be proud to say that you signed it and you ought to be proud to know that I voted for it, and this would be one of the few times that you and I would probably be on the same page, Mr. President. That in and of itself should be reason for you to sign the legislation so that we can both say that we did something together.

Wouldn't that be wonderful, Mr. President? AL GREEN and the President of the United States of America working together. It can happen, Mr. President, but it is up to you, not to me. I have done my part. It is now time for you to do yours, and you can. You can. I know. Just think about it. It can happen.

Continuing, though.

Mr. President, finally, as I come to my closure here, I must tell you that you have a great responsibility. The Framers of the Constitution were some brilliant people. They did prepare us for a time such as this and a President such as Trump.

Mr. President, these are some brilliant people. They knew that we might encounter a President who would not want to sign a piece of historic legislation, so there is a means by which we can move forward and that means is without your signature. That means is simply this: You don't sign it.

Once it is delivered to you, once you receive it, once it is sent to you, then

10 days later, if you don't sign it, it becomes law. Ten days later, it becomes law, not counting Saturdays and Sundays. Ten days later, it becomes law. Then when it becomes law, Mr. President, you didn't sign it so that gives you a way out.

You didn't sign it. It became law, and you can go out and tell people how you were opposed to the many things that I mentioned. How you were opposed to helping people who are renters acquire a place to call home. How you were opposed to helping the builders construct more homes so that people can have a place to call home.

You can go out and talk about that in your very own way. So you don't have to sign it, but it does have to arrive in your space. You have to receive it, and it has to be sent to you. If it is sent to you, then the 10 days will start from the day that it is forwarded to you.

My hope is that it would be done if it hasn't been done and that the 10 days would run. I know, Mr. President, that you enjoy having other people take responsibility for your inactions and your actions.

Since you enjoy it very much, my fear is that you will encourage that it not be sent to you. You will push back on it being sent to you so that later on, you will be able to say: Oh, I never got it, so I couldn't sign it. That would give you your way out. You would push back.

Well, I would hope that that pushback won't be sufficient. I would hope that you would receive it so that either you will sign it and move on, or it is not signed and it passes, or you can veto it.

If you veto it, I believe that with the number of votes that I have called to your attention for passage in the House and Senate, that veto can be overridden. Again, you are off the hook. You are off the hook, but my fear is that knowing you, you are going to do everything that you can to avoid having that get to your desk so that you can then blame someone else for your inaction, which really would be your actions because you would have rejected having it being sent to you in the first place.

Mr. Speaker, I close with this. I am proud to have been a person to vote for this piece of legislation. It is landmark. It is going to make a difference in the lives of people once it becomes law. My hope is that it will become law expeditiously because there are many aspects of it that will have to be activated, and it will take time for these things to be properly activated so that they become meaningful and can function.

□ 1420

I am hoping that you will sign it, but, Mr. President, if you don't sign it, here is what you are doing. You are providing another piece of ammunition for the countdown to impeachment.

Now, why would I say this? Because, Mr. President, you have angered a good

many Senators. A good many of them who might have considered other things will give some consideration to this word: impeachment.

Impeachment starts in the House. It is the Senate that will vote to determine whether you are a person who should be actually convicted of the charge. The House acts as sort of a grand jury—not the same, but similar to. You have caused a lot of people in the House, Mr. President, who are going to give consideration to this word.

Now, you may not be impeached for this bill, but you are giving people reasons to consider your impeachment for legitimate reasons that already exist, by the way. For legitimate reasons, you should be impeached already, but you haven't been.

The countdown is still on. What you are doing is adding fuel to the fire of impeachment that may, at some point, become more than you can manage.

I really do believe, Mr. President, that this act can help you by signing it, this bill. It is going to hurt you immensely if you don't sign it, not physically. I don't want your FBI concluding that somehow I would cause you any harm. I would never want to see you harmed, and anybody that would want to see you harmed, I am absolutely opposed to whatever they might do. You deserve life, liberty, and the pursuit of happiness. I can tell you this: You also deserve impeachment.

The countdown will continue. I trust that you will stall it and do something to benefit yourself by simply signing a piece of legislation that the American people want. The American people want it to the extent that the builders, Mr. President, are going to contact you, or some aspect of your administration, about it.

You are going to have citizens calling your office at the White House. You are going to have people writing you letters. You are going to have plenty of communication to contend with because this piece of legislation is pervasive. It is huge. You are going to have people who have a vested interest in this legislation contacting somebody to let you know that you should sign this legislation.

And still I rise, an unbought, unbossed, unelected, liberated Democrat.

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

The SPEAKER pro tempore (Mr. HARIDOPOLOS). Members are reminded to refrain from engaging in personalities toward the President and to direct their remarks to the Chair.

PRESENTING THE MATH

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

Mr. SCHWEIKERT. Mr. Speaker, this is sort of our weekly attempt to see if

we can use math to annoy people, so let's actually have some fun here. I am going to try three different things in this presentation.

One, we are going to actually talk about the real driver of interest rates, housing affordability.

The second thing we are going to actually talk about is sort of the cycle of fraud in so many of these government programs. Yesterday, in my Joint Economic Committee, we did a high-level fraud in government-sponsored healthcare, Medicaid, and other programs—some wonderful data.

Then, the third thing, we are going to step on one of the third rails of politics, and we are going to tell the truth about demographics and the financing of Medicare and some of the things we are going to have to do to actually keep it stable.

Let's actually start to tell the truth. How many of you have seen this chart? It has been one of my opening charts for year after year after year, trying to help everyone—staff, Members of Congress, anyone who is crazy enough to watch this—with the reality.

You see the blue area here? That is functionally the only thing a Member of Congress gets to vote on. You get to vote on defense and nondefense discretionary. Everything else is substantially on formula.

Why this is so important is that I keep trying to explain to people to understand that Social Security is the number one spend. It is going to come in about \$1.65 trillion. Interest is the second biggest spend in our government at \$1.2 trillion. Medicare is \$1.1 trillion. Medicaid and ObamaCare, ACA subsidies, are about a trillion. Defense is actually number 5.

The thing that is in the Constitution is number 5 in our spending stack, and we have a problem. If anyone was paying attention in the math there, if we are going to take in \$5, \$5.5, \$5.25 trillion in tax receipts, did you notice that by the time I got to the Medicaid ACA subsidies, we were out of money?

That means this year, my math is we are going to borrow about \$2 to \$2.3 trillion. Once again—think about this, Mr. Speaker—last year, for every dollar we took in in tax receipts, we spent \$1.43.

Remember, Congress just passed the housing bill. I voted no on it because there are a number of things in there—being a guy who actually has a background and actually even a degree in finance and housing, I don't believe it built another house. It created some programs, expanded this and that, but it didn't produce another house. It didn't do the things necessary.

One of the hardest parts is having an honest conversation around here—I am going to show you. We have actually done some academic literature. Your 30-year mortgage today is going to be at 6.5 percent. Mr. Speaker, how would you like to be 5.5 percent? Do you know why it is a full point higher? U.S. government borrowing. When almost