

and 654. Had I been present, I would have voted nay on Roll Call vote 653 and yea on Roll Call vote 654.

CONGRATULATIONS COACH JOHN
RODERIQUE

HON. BILLY LONG

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. LONG. Mr. Speaker, I rise today to recognize Coach John Roderique, head coach of the Webb City High School football team. The football program at Webb City in southwest Missouri has been highly successful under his leadership.

After graduating from Webb City, Coach Roderique went to Pittsburg State University where he was a two-time All-American linebacker. He returned to his alma mater and became head coach in 1997, when he first led the Cardinals to the state championship after a perfect season. To take home the championship ring during his inaugural year is something most coaches can only dream of. Coach Roderique and the Cardinals would go on to take home 9 more of those rings and was the runner up twice. With 245 wins under his belt, Coach Roderique has the best percentage of success in all of Missouri high school football.

This spring, Coach Roderique was inducted into the Joplin Area Sports Hall of Fame. He is also a member of the Missouri Football Coaches Association Hall of Fame, an accolade only available to a select few of Missouri's best leaders on the gridiron. Coaches have to be teachers, counselors and sometimes another parent to their team. To take on those three mammoth responsibilities at once is something that takes great commitment. Few have shown more commitment than Coach Roderique.

Mr. Speaker, on behalf of the 7th District of Missouri, I would like to congratulate Coach John Roderique on this most recent honor. Even though he does not need it, I wish Coach Roderique the best of luck in the next season and every season after.

HONORING WES KAHLEY OF PENNSYLVANIA ON HIS RETIREMENT AFTER MORE THAN 29 YEARS OF SERVICE IN LOCAL LAW ENFORCEMENT

HON. SCOTT PERRY

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. PERRY. Mr. Speaker, today I extend my sincere congratulations to my constituent, Chief Wes Kahley of the York City Police Department, upon his upcoming retirement from almost 30 years in law enforcement.

I've long appreciated the commitment of people who devote themselves selflessly to serving our Nation and communities. After growing up in York, Mr. Kahley began his law enforcement career in 1998, where he rose through the ranks and later was named Chief of Police in 2010.

Mr. Kahley has earned the respect of his peers and the residents he served for his

dedication to improving relations between police and the community. His tireless dedication, professionalism and sacrifice touched the lives of countless people and challenged all with whom he served to be the best. His legacy of service to our community will endure.

On behalf of Pennsylvania's Fourth Congressional District, I thank and congratulate Wes Kahley on his service and wish him and his family Godspeed, great happiness and success in their future adventures.

CONGRATULATING THE
COTTONDALE FUTURE FARMERS
OF AMERICA AGRICULTURAL
COMMUNICATIONS TEAM

HON. NEAL P. DUNN

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 7, 2017

Mr. DUNN. Mr. Speaker, I rise today to congratulate the Cottondale Future Farmers of America Agricultural Communications Team for representing the Second District of Florida at both the state and national FFA competitions. The Cottondale team—Caleb Reed, Laramie Pooser, Carl Young, and Kasey Lathan, along with their advisor, Stan Scurlock, placed first in the state competition and 11th nationally, where they were recognized as a National FFA Gold Team.

These bright students were tasked with creating and implementing a campaign to recognize a member of their local FFA chapter through webpage design, opinion writing, video production, and more. Their devotion to learning about the agricultural communications industry is inspiring.

Agriculture is vital to the economy and livelihood of North Florida and I am confident the industry will continue to thrive with dedicated students like Caleb, Laramie, Carl, and Kasey leading the way.

Mr. Speaker, please join me in congratulating the Cottondale Future Farmers of America Agricultural Communications Team and wish them luck in their future endeavors.

PRESERVING ACCESS TO MANUFACTURED HOUSING ACT OF 2017

SPEECH OF

HON. KEITH ELLISON

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Friday, December 1, 2017

Mr. ELLISON. Mr. Speaker. I oppose this bill. It would remove consumer protections put in place by the Consumer Financial Protection Bureau. H.R. 1699 would weaken Home Ownership and Equity Protection Act (HOEPA) requirements for people who buy manufactured homes. HOEPA requires additional disclosures to people taking out a loan to buy a home when the interest rate is 6.5 percent or 8.5 percent above the annual percentage rate (APR) for the average Prime Offer Rate (APOR). Those disclosures include: Explaining the consequences of default, disclosing loan terms and monthly payments, and ensuring the borrower receives homeownership counseling.

In addition, the Consumer Financial Protection Bureau, under Regulation Z, forbids firms

selling manufactured homes from steering buyers into loans. This bill would remove these protections.

Manufactured homes are the biggest source of unsubsidized affordable housing in the country. More than 17 million people live in manufactured homes. If you removed manufactured housing, our national homeownership rate would fall 6 percent. The homes are of good quality.

Thanks to the Dodd Frank Wall Street Reform and Consumer Protection Act, high-cost loans to manufactured homeowners are rare. Wednesday, we received updated Duty-to-Serve requirements from the Federal Housing Finance Agency which will provide even more affordable financing to these buyers.

Before Democrats enacted the Dodd Frank Wall Street Reform and Consumer Protection Act, the financing for manufactured homes was notoriously predatory. If you want to see how badly manufactured homebuyers used to be treated, read the award-winning series of articles in the Seattle Times. The investigation showed that the main seller of manufactured homes—Clayton Homes—steered borrowers to lenders like Vanderbilt Mortgage and 21st Mortgage which Clayton actually owned.

Clayton's loans are particularly expensive compared with those of its peers. The company locks buyers in loans at interest rates that can exceed 15 percent. If this bill, H.R. 1699 was enacted, borrowers could again be asked to pay 14 or 15 percent without being told that there might be cheaper options.

I've also introduced bills to help manufactured home buyers:

The Energy Efficient and Manufactured Home Act (H.R. 515) helps manufactured home buyers replace their outdated homes.

Two bills—the Frank Adelman Manufactured Housing Community Sustainability Act, (H.R. 3296) and the Fair Tax Treatment for Manufactured Home Communities (H.R. 3399)—help residents of mobile home parks buy the land and run their community as a cooperative.

Let's bring those bills to the House floor. Not this bill which would steer borrowers to high-cost lenders. Now is the time to keep hard fought protections for manufactured home buyers so they can buy homes they can afford. People who work with manufactured homebuyers oppose this bill. Therefore, I include in the RECORD letters of opposition from the Housing Assistance Council, Americans for Financial Reform and MHAaction.

Protect homebuyers. Oppose H.R. 1699.

HOUSING ASSISTANCE COUNCIL,
Washington, DC, November 27, 2017.

Hon. KEITH ELLISON,
House of Representatives,
Washington, DC.

DEAR REPRESENTATIVE ELLISON: As a national voice for affordable rural housing, the Housing Assistance Council (HAC) opposes HR 1699. HR 1699 would eliminate reasonable safeguards for consumers of manufactured homes put in place by the Consumer Protection Financial Bureau (CPFB). Examples include protections against high-interest loans when lower cost options are available.

Manufactured homes are an important source of housing for millions of Americans, especially those with low-incomes and in rural areas. While the physical quality of manufactured homes continues to progress, the basic delivery system of how these homes are sold and financed needs improvement. HAC continues to work with manufactured housing stakeholders—including the