

escrow savings, on average, had approximately \$9,495 in their account upon leaving the program—a substantial sum for low-income families.

Despite the program's success and broad eligibility, program participation was effectively capped at about 70,000 enrollees in 2023 because there is simply not enough Federal funding for the required FSS coordinators.

The Helping More Families Save Act would help more Americans access the program by creating a new universal escrow pilot. Under the bill, public housing agencies, PHAs, and PBRA property owners could offer a limited number of additional households escrow accounts identical to those under the current FSS Program without having to wait for an FSS coordinator to be funded by the Federal Government. Although PHAs and PBRA property owners would not be required to offer Coordinator services to these participants, we expect many will work to offer appropriate counseling and support on their own or with outside partners. Moreover, we expect that this pilot will show that those enrolled in the program will be successful and make wise decisions.

If successful, the pilot program could help more low-income families improve their financial security, achieve economic independence, and even purchase their own homes, all with minimal cost to the Federal Government.

This is a commonsense, bipartisan proposal that has the potential to help lift more American families out of poverty. It is a win for families, the Federal budget, and our economy. I thank Senator BRITT for coleading this legislation and Compass Working Capital and LISC for their support. I urge our colleagues to cosponsor the Helping More Families Save Act and support its passage.

By Mr. REED (for himself and Ms. LUMMIS):

S. 3905. A bill to amend title I of the National Housing Act to increase the loan limits and clarify that property improvement loans may be used for construction of accessory dwelling units; to the Committee on Banking, Housing, and Urban Affairs.

Mr. REED. Madam President, today I am introducing the Property Improvement and Manufactured Housing Loan Modernization Act with Senator LUMMIS. This legislation would strengthen the Federal Housing Administration, FHA, title I loan program to both help more families find and own an affordable home and better preserve our existing housing stock.

Like its better known title II sister program, FHA title I expands access to housing and boosts affordability for families by insuring private market loans. However, title I is targeted towards two underserved portions of our housing market—manufactured homes and property improvement.

For decades, title I has provided low-cost loans that help more families af-

ford a manufactured home or make necessary improvements to their existing home, while expanding and preserving critical portions of housing supply. Indeed, manufactured homes are the largest source of unsubsidized affordable housing in the country, and property improvement loans help prevent more single-family homes and apartments from falling out of our housing stock.

These loans should be a central tool helping to close our nationwide housing shortage, which Freddie Mac estimates at 3.8 million homes. However, outdated loan limits and statutory restrictions have weakened title I's effectiveness and turned the program from success to a missed opportunity.

From the mid-1980s, through the early 1990s lenders offered 15,000 to 25,000 title I manufactured home loans each year, but in 2021, only 3 loans were issued. Similarly, lenders have gone from making more than 70,000 title I property improvement loans annually in the 1990s to making fewer than 1,000 in 2022. That is a 99-percent drop in loan volume. In other words, as many as 99,000 fewer homes being bought, preserved, and included in our housing stock each year.

The Property Improvement and Manufactured Housing Loan Modernization Act would refurbish title I and return it to our housing toolbox. It would expand loan limits and loan terms for all title I loans—making the program fit market demand and needs. Perhaps more importantly, the bill would finally allow FHA to index property improvement loans for inflation and expand the data it uses to set manufactured home loan limits, ensuring title I will remain a crucial tool as home costs rise in future years.

Finally, our legislation makes accessible dwelling units, ADUs, which are small housing units added to a single-family property often for use by a family member, eligible for title I financing. In other words, our bill will make the revamped title I program an even more powerful home-creation program than it was during its prior peak years and will particularly help families who want to provide a safe, comfortable place for aging parents or young adult children to live.

Collectively, these improvements would help more families own a home, remain in homes they have spent decades in, and find an affordable place to live. I urge my colleagues to join Senator LUMMIS and myself, cosponsor this bill, and support its passage.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 586—SUPPORTING THE GOALS AND IDEALS OF “DEEP VEIN THROMBOSIS AND PULMONARY EMBOLISM AWARENESS MONTH”

Mr. GRASSLEY (for himself and Mr. LUJÁN) submitted the following resolu-

tion; which was considered and agreed to:

S. RES. 586

Whereas deep vein thrombosis (referred to in this preamble as “DVT”) is a condition that occurs when a blood clot forms in the deep veins of the body, such as in the arm, abdomen, around the brain, and most commonly in the leg;

Whereas a potentially life-threatening complication of DVT is a pulmonary embolism (referred to in this preamble as a “PE”), where a blood clot breaks off, travels through the blood stream, and lodges in the lung;

Whereas DVT and PEs are serious but often preventable medical conditions;

Whereas DVT and PEs affect as many as 900,000 individuals in the United States each year;

Whereas DVT and PEs kill an estimated 60,000 to 100,000 individuals in the United States each year, and 1 out of 4 individuals who have a PE die without warning;

Whereas deaths caused by DVT and PEs are often preventable;

Whereas DVT and PEs are among the leading causes of preventable hospital deaths in the United States;

Whereas DVT and PEs are common complications faced by cancer patients, and survival rates are lower for individuals with cancer who also have blood clots;

Whereas pregnancy increases the risk of DVT and PEs, and that risk remains elevated for up to 3 months after giving birth;

Whereas immobility, surgery, older age, and a family history of clotting and thrombophilia increase the risk of DVT and PEs;

Whereas DVT and PEs contribute to up to \$10,000,000,000 in incremental medical costs each year in the United States; and

Whereas the establishment of March as “Deep Vein Thrombosis and Pulmonary Embolism Awareness Month” would raise awareness about these life-threatening but preventable conditions: Now, therefore, be it

Resolved, That the Senate—

(1) supports the goals and ideals of “Deep Vein Thrombosis and Pulmonary Embolism Awareness Month”; and

(2) recognizes the importance of raising awareness of deep vein thrombosis and pulmonary embolisms.

AUTHORITY FOR COMMITTEES TO MEET

Mr. WHITEHOUSE. Madam President, I have two requests for committees to meet during today's session of the Senate. They have the approval of the Majority and Minority Leaders.

Pursuant to rule XXVI, paragraph 5(a), of the Standing Rules of the Senate, the following committees are authorized to meet during today's session of the Senate:

SELECT COMMITTEE ON INTELLIGENCE

The Select Committee on Intelligence is authorized to meet during the session of the Senate on Monday, March 11, 2024, at 2:30 p.m., to conduct an open hearing.

SELECT COMMITTEE ON INTELLIGENCE

The Select Committee on Intelligence is authorized to meet during the session of the Senate on Monday, March 11, 2024, at 4:30 p.m., to conduct a closed briefing.

MEASURE PLACED ON THE
CALENDAR—H.R. 7511

Mr. WHITEHOUSE. Madam President, I understand there is a bill at the desk due for a second reading.

The PRESIDING OFFICER. The Senator is correct.

The clerk will read the bill by title for the second time.

The senior assistant legislative clerk read as follows:

A bill (H.R. 7511) to require the Secretary of Homeland Security to take into custody aliens who have been charged in the United States with theft, and for other purposes.

Mr. WHITEHOUSE. In order to place the bill on the Calendar under the provisions of rule XIV, I would object to further proceeding.

The PRESIDING OFFICER. The objection is heard.

The bill will be placed on the Calendar.

SUPPORTING THE GOALS AND
IDEALS OF "DEEP VEIN THROM-
BOSIS AND PULMONARY EMBO-
LISM AWARENESS MONTH"

Mr. WHITEHOUSE. Madam President, I now ask unanimous consent that the Senate proceed to the consideration of S. Res. 586, which is at the desk.

The PRESIDING OFFICER. Without objection, it is so ordered.

The clerk will report the resolution by title.

The senior assistant legislative clerk read as follows:

A resolution (S. Res. 586) supporting the goals and ideals of "Deep Vein Thrombosis and Pulmonary Embolism Awareness Month".

There being no objection, the Senate proceeded to consider the resolution.

Mr. WHITEHOUSE. I ask unanimous consent that the resolution be agreed to, that its preamble be agreed to, and that the motions to reconsider be considered made and laid upon the table with no intervening action or debate.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 586) was agreed to.

The preamble was agreed to.

(The resolution, with its preamble, is printed in today's RECORD under "Submitted Resolutions.")

ORDERS FOR TUESDAY, MARCH 12,
2024

Mr. WHITEHOUSE. Madam President, I now ask unanimous consent that when the Senate completes its business today, it stand adjourned until 10:30 a.m. on Tuesday, March 12; that following the prayer and pledge, the morning hour be deemed expired, the Journal of proceedings be approved to date, the time for the two leaders be reserved for their use later in the day, and morning business be closed; that upon the conclusion of morning business, the Senate proceed to executive

session to resume consideration of the Yoon nomination postcloture; further, that all time on the nomination be considered expired at 11:30 a.m. and that following the cloture vote on the Harjani nomination, the Senate stand in recess until 2:15 p.m. to allow for the weekly caucus meetings; further, that if cloture has been invoked on the Harjani nomination, all time be considered expired at 2:15 p.m. and that if cloture is invoked on the DuBose nomination, all time be considered expired at 5:30 p.m.; that upon disposition of the DuBose nomination, the Senate execute the order of March 8, 2024, with respect to the Maloney nomination; and, finally, that if any nominations are confirmed during Tuesday's session, the motion to reconsider be considered made and laid upon the table, and the President be immediately notified of the Senate's action.

The PRESIDING OFFICER. Without objection, it is so ordered.

ADJOURNMENT UNTIL 10:30 A.M.
TOMORROW

Mr. WHITEHOUSE. Madam President, if there is no further business to come before the Senate, I ask that it stand adjourned under the previous order.

There being no objection, the Senate, at 7:02 p.m., adjourned until Tuesday, March 12, 2024, at 10:30 a.m.