

So the main message that we want to send today is, there are 7 to 9 million people across the country who right now could be taking advantage of lower mortgage rates. That is money in their pocket. And we estimate that the average family can get anywhere from \$1,600 to \$2,000 a year in savings by taking advantage of these various mortgage programs that have been put in place.

We've already seen a substantial jump, 88 percent increase in refinancings over the last month. We've seen Fannie Mae refinance \$77 billion of mortgages in March, which is their highest volume in one month since 2003. And rates on 30-year mortgages have dropped to an alltime low of 4.78 percent.

So we are at a time where people can really take advantage of this. And what we want to do is to send a message that if you are having problems with your mortgage, and even if you're not and you just want to save some money, you can go to [makinghomeaffordable.gov](http://makinghomeaffordable.gov)—[makinghomeaffordable.gov](http://makinghomeaffordable.gov). And the way the web site is designed, you can plug in your information and immediately find out whether or not you are potentially eligible for one of these mortgage refinancings.

Now, we are in the process of rolling out some additional phases to the program. Everybody here represent responsible homeowners who made their payments, who have jobs and income that support their mortgages. In some cases, people may have had difficulties because they lost a job, somebody in their family got sick, they may have missed some payments. And in those cases we also want to be helpful, and we are putting in place a loan modification program, working with banks, working with services, that will allow other

folks who are closer to losing their home in a stronger position in the future.

So there are a range of different programs that are available for a range of different types of borrowers. The main message we want to send today is, is that the programs that have been put in place can help responsible folks who have been making their payments, who are not looking for a handout, but this allows them to make some changes that will leave money in their pockets and leave them more secure in their homes. So we hope that everybody takes advantage of it. Again, the web site is [makinghomeaffordable.gov](http://makinghomeaffordable.gov)—is that right?—[makinghomeaffordable.gov](http://makinghomeaffordable.gov), so get on the web site, find out what's available.

Last point we want to make. As people have become aware that the Government is helping to promote refinancing, we're starting to see some scam artists out there who are contacting people saying, "You can refinance your home. The Government has got a program; we're ready to help. Oh, but by the way, first you've got to pay some money." I just want everybody who is watching today to know that if somebody is asking you for money up front before they help you with your refinancing, it's probably a scam.

So take advantage of [makinghomeaffordable.gov](http://makinghomeaffordable.gov), and that will allow you to figure out exactly how to proceed on this in a way that's making you money, saving you money, as opposed to costing you money.

All right. Thank you, everybody.

NOTE: The President spoke at 10 a.m. in the Roosevelt Room at the White House. In his remarks, he referred to Secretary of the Treasury Timothy F. Geithner; and Secretary of Housing and Urban Development Shaun L.S. Donovan.

## Remarks on Veterans Health Care *April 9, 2009*

Thank you, John, for your outstanding service, and your friendship is greatly appreciated. I want to thank my two outstanding Secretaries who are behind me, Bob Gates, who is doing just an extraordinary job over at the

Pentagon, and General Shinseki, now Secretary Shinseki, who has served our country with extraordinary valor.

I also want to acknowledge all the wounded warriors and veterans and all those who care

for them who are here today. You make us very, very proud. To the VSO and MSO leaders who work hard on behalf of those who serve this Nation, thank you for your advocacy and your hard work. As I look out in the audience, especially seeing these folks in their uniforms, I am reminded of the fact that we have the best fighting force in world history, and the reason we do is because of all of you. And so I'm very grateful for what you've done to protect and serve this country.

It is good to be back. We've had a productive week working to advance America's interests around the world. We worked to renew our alliances to enhance our common security. We collaborated with other nations to take steps towards rebuilding the global economy, which will revitalize our own.

And before coming home, I stopped to visit with our men and women who are serving bravely in Iraq. First and foremost, I wanted to say thank you to them on behalf of a grateful nation. They've faced extraordinary challenges, and they have performed brilliantly in every mission that's been given to them. They have given Iraq the opportunity to stand on its own as a democratic country, and that is a great gift. You know, we often talk about ideals like sacrifice and honor and duty. But these men and women, like the men and women who are here, embody it. They have made sacrifices many of us cannot begin to imagine.

We're talking about men like Specialist Jake Altman and Sergeant Nathan Dewitt, two of the soldiers who I had the honor to meet when I was in Baghdad. In 2007, as Specialist Altman was clearing mines so that other soldiers might travel in safety, he lost his hand when an IED struck his vehicle. And at Walter Reed, he asked to relearn the skills necessary to perform his duties with a prosthetic so that he could rejoin his old battalion. Sergeant Dewitt was severely injured in an attack last September, but he refused to let his injuries stop him from giving first aid to his wounded comrades. Today, they're both back alongside their fellow soldiers in their old units.

And we're talking about women like Tammy Duckworth, who I think is here. Tammy, where are you? There you are—a great friend who lost

her legs when a rocket struck the Black Hawk helicopter she was piloting over Iraq. And when she returned home, she continued to serve her country heading the Department of Veterans Affairs in Illinois, and she serves her country still as my nominee for Assistant Secretary of the Department of Veterans Affairs.

We're talking about heroes like all the servicemembers and veterans of the United States Armed Forces, including the veterans who've joined us here today, many who gave up much, yet signed up to give more, many with their own battles still to come, all with their own stories to tell.

For their service and sacrifice, warm words of thanks from a grateful nation are more than warranted, but they aren't nearly enough. We also owe our veterans the care they were promised and the benefits that they have earned. We have a sacred trust with those who wear the uniform of the United States of America. It's a commitment that begins at enlistment, and it must never end.

But we know that for too long, we've fallen short of meeting that commitment. Too many wounded warriors go without the care that they need. Too many veterans don't receive the support that they've earned. Too many who once wore our Nation's uniform now sleep in our Nation's streets. It's time to change all that. It's time to give our veterans a 21st century VA. Over the past few months, we've made much progress towards that end, and today I'm pleased to announce some new progress.

Under the leadership of Secretary Gates and Secretary Shinseki, the Department of Defense and the Department of Veterans Affairs have taken a first step towards creating one unified lifetime electronic health record for members of our armed services that will contain their administrative and medical information, from the day they first enlist to the day that they are laid to rest.

Currently, there is no comprehensive system in place that allows for a streamlined transition of health records between DOD and the VA. And that results in extraordinary hardship for a awful lot of veterans who end up finding their records lost, unable to get their benefits processed in a timely fashion. I can't tell you how

many stories that I heard during the course of the last several years, first as a United States Senator and then as a candidate, about veterans who were finding it almost impossible to get the benefits that they had earned despite the fact that their disabilities or their needs were evident for all to see.

And that's why I'm asking both Departments to work together to define and build a seamless system of integration with a simple goal: When a member of the Armed Forces separates from the military, he or she will no longer have to walk paperwork from a DOD duty station to a local VA health center; their electronic records will transition along with them and remain with them forever.

Now, this would represent a huge step towards modernizing the way health care is delivered and benefits are administered for our Nation's veterans. It would cut through redtape and reduce the number of administrative mistakes. It would allow all VA sites access to a veteran's complete military medical record, giving them the information they need to deliver high-quality care. And it would do all this with the strictest and most rigorous standards of privacy and security, so that our veterans can have confidence that their medical records can only be shared at their direction.

Now, the care that our veterans receive should never be hindered by budget delays. I've shared this concern with Secretary Shinseki, and we have worked together to support advanced funding for veterans' medical care. What that means is a timely and predictable flow of funding from year to year, but more importantly, that means better care for our veterans. And I was pleased to see that the budget resolution passed by the Senate supports this concept in a bipartisan manner.

I'm also pleased that the budget resolutions adopted by both Houses of Congress preserve priorities that I outlined in my budget, priorities that will go a long way towards building that 21st century VA that we're looking for. The 2010 budget includes the largest, single-year increase in VA funding in three decades. And all told, we will increase funding by \$25 billion over the next 5 years. This budget doesn't just signify increased funding for the

VA health care program; it significantly expands coverage so that 500,000 more veterans who have previously been denied it will receive it, and it strengthens care and services across a broad range of areas.

Because the nightmares of war don't always end when our loved ones return home, this budget also meets the mental health needs of our wounded warriors. Untold thousands of service men and women returning from Iraq and Afghanistan suffer from Posttraumatic Stress Disorder or other serious psychological injury. And the growing incidence of suicide among active military returning veterans is disturbing. Sometimes the deadliest wounds are the ones you cannot see, and we cannot afford to let the unseen wounds go untreated. And that's why this budget dramatically increases funding for mental health screening and treatment at all levels. It increases the number of vet centers and mobile health clinics, expanding access to this needed care in rural areas. And it helps reduce the stigma of seeking care by adding mental health professionals to educate veterans and their families about their injuries and their options.

And because thousands of Iraq and Afghanistan veterans have suffered from traumatic brain injury, one of the signature injuries of these wars, this budget improves services for cognitive injuries. And many with TBI have never been evaluated by a physician. And because such injuries can often have long-term impacts that only show up down the road, this funding will help ensure they receive the ongoing care they need.

Because we all share the shame of 154,000 veterans going homeless on any given night, this budget also funds a pilot program with non-for-profit organizations to make sure that veterans at risk of losing their homes have a roof over their heads. And we will not rest until we reach a day when not one single veteran falls into homelessness.

Finally, this budget recognizes that our veterans deserve something more, an equal chance to reach for the very dream they defend. It's the chance America gave to my grandfather, who enlisted after Pearl Harbor and went on to march in Patton's army. When

he came home, he went to college on the GI bill, which made it possible for him and so many veterans like him to live out their own version of the American Dream. And now it's our turn to help guarantee this generation the same opportunity that the greatest generation enjoyed by providing every returning servicemember with a real chance to afford a college education. And by providing the resources to effectively implement the post-9/11 GI bill, that is what this budget does.

And even as we care for veterans who've served this country, Bob Gates has helped us design a budget that does more for our soldiers, more for their families, and more for our military. It fully protects and properly funds the increase to our Army and Marine force strength and halts reductions in the Air Force and Navy, allowing fewer deployments and more time between each. It builds on care for our wounded warriors and our investments in medical research and development. It deepens our commitment to improve the quality of life for military families—military childcare, spousal support, and education—because they're deployed when their loved one gets deployed.

On my visit to Baghdad this week, I was inspired all over again by the men and women in

our armed services. They're proud of the work they're doing. And we are all deeply proud of them. And through their service, they are living out the ideals that stir something deep within the American character: honor, sacrifice, and commitment to a higher purpose and to one another.

That, after all, is what led them to wear the uniform in the first place, their unwavering belief in America. And now we must serve them as well as they've served us. And as long as we are fortunate to have leaders like Secretary Gates and Secretary Shinseki, and as long as I am Commander in Chief, I promise that we will work tirelessly to meet that mission and make sure that all those who wear this Nation's uniform know this: When you come home to America, America will be there for you.

Thank you very much, everybody.

NOTE: The President spoke at 11:54 a.m. in Room 450 of the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Sgt. Maj. John L. Estrada, USMC (Ret.), former Sergeant Major of the Marine Corps, who introduced the President; and Secretary of Veterans Affairs Eric K. Shinseki.

## Letter to the Speaker of the House of Representatives Transmitting a Supplemental Appropriations Request for Ongoing Military, Diplomatic, and Intelligence Operations

*April 9, 2009*

*Dear Madam Speaker:*

We face a security situation in Afghanistan and Pakistan that demands urgent attention. The Taliban is resurgent and al Qaeda threatens America from its safe haven along the Afghan-Pakistan border.

With that reality as my focus, today I send to the Congress a supplemental appropriations request totaling \$83.4 billion that will fund our ongoing military, diplomatic, and intelligence operations. Nearly 95 percent of these funds will be used to support our men and women in uniform as they help the people of Iraq to take responsibility for their own future—and work to

disrupt, dismantle, and defeat al Qaeda in Pakistan and Afghanistan. The rest of the money will fund a variety of defense and international efforts that will help to use all the elements of our power to confront the threats to our security—from securing loose nuclear weapons to combating fear and want under repressive regimes.

In the past, the Congress has moved expeditiously to approve funding for our Armed Forces. I urge the Congress to do so once more. I also urge the Congress to focus on the needs of our troops and our national security, and not to use the supplemental to pursue unnecessary spending. I want the Congress to send me a