EXTENSIONS OF REMARKS

"TIME OUT" FOR EPA

HON. FRED UPTON

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 11, 1995

Mr. UPTON. Mr. Speaker, I am introducing today legislation to delay full implementation of the Clean Air Act by 2 years. As this program has unfolded, it is clear that it is generating more expense and disruption than was foreseen at enactment.

Most knowledgeable Americans still support the Clean Air Act's goals and most are willing to accept reasonable personal sacrifice to achieve those goals. But, as EPA tightens the program's enforcement screws, I fear a public backlash that could undermine support for the program itself. Americans are simply in no mood for Dracoian regulatory programs, especially when program benefits are so difficult to determine.

We have a situation in western Michigan that illustrates this point. A three county area generally around Grand Rapids and Muskegon is a nonattainment area. Studies by the U.S. Environmental Protection Agency and Michigan's Department of Natural Resources confirm that 80 to 90 percent of the pollution measured in this nonattainment area is not produced locally, but drifts across Lake Michigan from the industrial complexes on her western shore.

EPA is leaning hard on the State and on local agencies to take difficult steps to bring the area into compliance. These steps include a centralized or enhanced inspection and maintenance system for automobiles, a system that will be expensive and inconvenient. Three testing centers have been built in western Michigan at a cost of some \$16 million but they have catalyzed great public outcry and their opening has been delayed.

EPA has required development of regional transportation plans to evaluate transportation proposals to insure that traffic generated by those proposals won't push the region over its ozone budget. As described by one local official:

We have to take into consideration all the variables, including employment centers and traffic patterns, and project those in place in future years. We then have to run that data through the EPA's model and prove that the resulting emissions are less than the base case, which is 1990.

This is a significant and questionable change in the way local governments have operated. Under such a system, it's hard to see what the function of local government will be. If all decisions are driven by Clean Air Act considerations, what is the residual role of State and local agencies? Is EPA to be a national office of planning, zoning and development?

The public has yet to be convinced that such heavyhanded regulation will achieve results worth the costs involved. In the case of enhanced inspection and maintenance, a 1992 study by the General Accounting Office found

more than one in four cars that failed the initial emissions test subsequently passed a second emissions test even though no repairs were made to the vehicles.

In areas more severely out of compliance, EPA has advocated an array of programs including mandatory carpooling that will have even heavier impact on the daily lives of working Americans. Small wonder that these planning, inspection, and trip reduction strictures cause many to wonder if job creation and economic development are even possible in areas under EPA's regulatory thumb. Few of the people I represent, viewing EPA data on the steady improvement in air quality, truly believe that the problem demands such solutions.

Earlier today, I wrote to the new chairman of the Commerce Committee's Subcommittee on Health and the Environment urging two actions on him. First, I asked that he schedule informational hearings as soon as feasible to reexamine the Clean Air Act, the assumptions accepted at the time of enactment and the methods proposed for achieving the act's goals. Secondly, I asked him to support a postponement in further enforcement of the act.

I have in mind a time out to reassess the situation and to allow State and local agencies additional time to determine what needs to be done and to do it. The bill I am introducing today simply grants a 2-year delay in further EPA requirements and in the imposition of sanctions against those unable to fulfill them.

Mr. Speaker, a clear message in November's election results is that Americans are weary of big, complicated and burdensome Federal regulatory programs. The public is not convinced that they generate benefits commensurate with their costs. I urge my colleagues to join me in assuring that the Clean Air Act's results justify its costs.

INTRODUCTION OF THE "HOUSING COUNSELING ENHANCEMENT ACT OF 1995"

HON. JAMES A. TRAFICANT. JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 11, 1995

Mr. TRAFICANT. Mr. Speaker, today I am introducing the "Housing Counseling Enhancement Act of 1995" to help veterans stave off foreclosure and keep their homes. I urge my colleagues to cosponsor this important legislation.

My bill contains two major provisions. First, the bill strikes from the notification provision of the Housing and Urban Development Act of 1968 the cause that excepts individuals who receive loans backed by the U.S. Department of Veterans Affairs [VA]. It is common knowledge that housing counseling services have helped dramatically in staving off foreclosures of loans backed by the U.S. Department of Housing and Urban Development [HUD]. After successfully extending the program to those

with conventional loans through enactment of the Emergency Homeownership Counseling [EHC] Program. I again attempted to extend the service to those with VA-backed loans during the past Congress. My amendment to H.R. 3838 would have included VA-backed loans in the program by contacting VA borrowers 45 days delinquent in making a mortgage payment and notifying them that there are housing counseling services available to him or her via a 1–800 number. The measure, like the amendment, will not mandate any type of VA involvement. Rather, it will give the borrower additional means to avoid a nightmare.

Although the VA offers its own counseling services, they are far less effective because the borrower is not notified until he or she is 105 days delinquent. As anybody who has faced foreclosure will tell you, 90 days is already too late, let alone 105. Consequently, although the delinquency rate of HUD-backed loans-7.81 percent-was higher than VAbacked loans-6.73 percent-in 1993, the percentage of loans in foreclosure was nearly the same for HUD loans-1.43 percent-as it was for VA loans-1.34 percent. Of course, compare these numbers to those of conventional loans—2.65 percent delinquency, 0.72 percent foreclosure—and we see the positive influence of the EHC Program reflected.

Housing counselors have urged me to help the roughly 3.5 million borrowers with VA-backed loans avoid foreclosure. I believe this provision is a step in that direction. The Mortgage Bankers Association of America has expressed, from a lender perspective, that this provision is economically sound because it helps to prevent costly foreclosures. Congress should heed its input. With each foreclosure costing the Government an average of \$28,000, Congress can ill-afford not to adopt the bill.

Second, the bill authorizes \$62 and \$65 million in funding for fiscal years 1996 and 1997, respectively, for all counseling programs. Half of these amounts, which are identical to what was included in H.R. 3838, are earmarked for the EHC Program.

Mr. Speaker, at times Congress passes spending programs that appear one-way in nature. We spend the money, but never see the benefits. The EHC Program, however, is a preventative service has a proven track record of helping homeowners avoid nightmarish and costly foreclosures.

Again, I urge my colleagues to sign on as a cosponsor to the Housing Counseling Enhancement Act of 1995.

H.R. —

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Housing Counseling Enhancement Act of 1995''.

SEC. 2. EXTENSION OF PROGRAMS.

(a) EMERGENCY HOMEOWNERSHIP COUNSELING.—Section 106(c)(9) of the Housing and Urban Development Act of 1968 (12 U.S.C.

1701x(c)(9)) is amended by striking "September 30, 1994" and inserting "September 30, 1997".

(b) PREPURCHASE AND FORECLOSURE-PREVENTION COUNSELING DEMONSTRATION.—Section 106(d)(13) of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x(d)(13)) is amended by striking "fiscal year 1994" and inserting "fiscal year 1997".

SEC. 3. NOTIFICATION OF DELINQUENCY ON VETERANS HOME LOANS.

Subparagraph (C) of section 106(c)(5) of the Housing and Urban Development Act of 1968 is amended to read as follows:

"(C) NOTIFICATION.—Notification under subparagraph (A) shall not be required with respect to any loan for which the eligible homeowner pays the amount overdue before the expiration of the 45-day period under subparagraph (B)(ii)."

SEC. 4. AUTHORIZATION OF APPROPRIATIONS.

Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701x) is amended— $\,$

- (1) in subsection (a), by striking paragraph (3);
- (2) in subsection (c)—
- (A) by striking paragraph (8); and
- (B) by redesignating paragraph (9) (as amended by section 2) as paragraph (8);
 - (3) in subsection (d)—

subsection:

- (A) by striking paragraph (12); and
- (B) by redesignating paragraph (13) (as amended by subsection (a)) as paragraph (12); (4) in subsection (f), by striking paragraph
- (4) in subsection (f), by striking paragraph(7); and(5) by adding at the end the following new
- "(g) AUTHORIZATION OF APPROPRIATIONS.— There are authorized to be appropriated to carry out this section \$62,000,000 for fiscal year 1996 and \$65,000,000 for fiscal year 1997. Of any amounts appropriated for any such year to carry out this section, the Secretary shall use not less than 50 percent to carry out subsection (c) and the Secretary may use 50 percent (or such lesser amount as may be appropriate) for counseling for renters. Any amounts appropriated pursuant to this subsection shall remain available until expended."

SALUTE TO DR. JOSEPH D. PATTERSON, SR.

HON. THOMAS M. FOGLIETTA

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 11, 1995

Mr. FOGLIETTA. Mr. Speaker, I rise to salute Dr. Joseph D. Patterson as he is installed as the president of the Black Clergy of Philadelphia at Hickman Temple A.M.E. Church on January 8. Dr. Patterson takes over the presidency of the Black Clergy, one of the most influential positive social forces in the city, from Rev. Jesse Brown who has lead the organization over the past years with great dignity and ability.

Dr. Patterson is a great leader in the Philadelphia community. He is a trustee at Cheyney University, a board member of the Philadelphia Industrial Development Corp., chairman of the board of the Baltimore Avenue Redevelopment Corp., and has served over the past years as first vice president of the Black Clergy before his election to the presidency.

Dr. Patterson's commitment to the strengthening of the community is well known. He believes unfailing in a comprehensive approach to solving society's problems, and has been

an outspoken advocate for health care improvement, the strengthening of the family, the importance of education, and the elimination of violence in our neighborhoods.

I join with Dr. Patterson's friends, family, and the entire Philadelphia community in wishing him the best of luck at his new post, and look forward to many years of his expedient leadership.

25th ANNIVERSARY OF BRUCE COLLINS ELEMENTARY SCHOOL

HON. SANDER M. LEVIN

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 11, 1995

Mr. LEVIN. Mr. Speaker, I rise today to recognize the 25th anniversary of Bruce Collins Elementary School in Sterling Heights, Ml. This anniversary was celebrated November 23, 1994.

Many times this body has heard discussions about problems with our education system. Collins Elementary School clearly does not fit this category. Collins Elementary school has actively pursued a partnership with the parents in order to form a better learning environment. The teaching staff has also played a major role in the school's 25 successful years. The teachers' 100 percent participation on the school improvement team is just one example of their commitment to the students. The major leader in Collins' success has been Principal Don Santilli who has directed the school for over 15 years.

With over 448 students the school has developed and implemented many programs to extend beyond the standard classroom learning environment. One such program is HOT in which students learn about the hazards of tobacco from the American Cancer Society. Another more renown program is DARE. This is an innovative drug prevention program which not only teaches the danger of tobacco, alcohol, and drugs but also instructs the students through practical situations, how to avoid these substances.

Bruce Collins Elementary School is much more than the simple brick and mortar of some facilities. This school has been instrumental in the teaching of students for over 25 years in the important early years of elementary school.

Mr. Speaker, I applaud the 25 years of successful education at Bruce Collins Elementary School and am sure that the next 25 years of this fine institution will be equally, if not more, successful.

MACBRIDE PRINCIPLES BILL, H.R. 470

HON. BENJAMIN A. GILMAN

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES Wednesday, January 11, 1995

Mr. GILMAN. Mr. Speaker, today I rise to introduce the MacBride Principles Bill H.R. 470. I am pleased to be joined by my distinguished colleague, the gentleman from New York [Mr. MANTON], as an original cosponsor of this important measure. I am also pleased to cochair the bipartisan ad hoc Committee for Irish Affairs with Mr. MANTON.

Fair employment for Catholics in Northern Ireland is an issue that has concerned me for a very long time. For example, in a letter as far back as July 20, 1979, I requested the Irish National Caucus to investigate hiring practices of United States companies in Northern Ireland. This was the first time this issue was raised by anyone in the U.S. Congress.

The caucus investigation lead to a congressional bill H.R. 3465: "Requiring United States persons who conduct business or control enterprises in Northern Ireland to comply with certain fair employment principles," 1983. I was a proud cosponsor of that bill in time this led to the Irish National Caucus launching the MacBride Principles bill in November of 1984. On October 1, 1986, I was cosponsor of the congressional MacBride bill. This is the bill I proudly reintroduce today as the 104th Congress begins legislative business.

This bill would prohibit United States companies in Northern Ireland from exporting their products back to the United States unless they are in compliance with the MacBride Principles.

The MacBride Principles campaign in the United States has been the most effective effort ever against anti-Catholic discrimination in Northern Ireland. Informed observers would agree that it has played a key role in putting the issue of anti-Catholic discrimination on the front burner. It was instrumental in bringing about the British Government's Fair Employment Act of 1989.

The MacBride Principles have won the support of the Irish Government, the European Parliament, and the President of the United States. Mr. Clinton as a candidate pledged during the 1992 Presidential campaign that he would support the principles. As President, on St. Patrick's Day in 1993 in the White House, Mr. Clinton reaffirmed his support for the principles. They have been passed into law in 16 States, including my own great State of New York. Over 40 cities have also passed laws or resolutions on the principles. Indeed, the U.S. Congress allowed the principles to become law for the District of Columbia on March 16, 1993.

Recently the Protestant and Catholic churches in Ireland joined with Protestant and Catholic churches of the United States of America and issued a call for fair employment and investment in Northern Ireland. This is what they said about the MacBride Principles.

Many Americans support the MacBride Principles, as amplified, as good faith, nonviolent means to promote fair employment. We urge that any support of these amplified principles, which offer positive values and focus on fair employment, be joined with continued support for strong, fair, employment measures and as an active commitment to investment and job creation. The amplified principles, as many of their advocates agree, should not be used to discourage investment or encourage disinvestment.

Since 1986, over 100 Members of Congress have declared their support for the MacBride principles, as has the current Clinton administration, as well. Now, surely with peace moving forward and political solutions being sought for Northern Ireland, it is time for Congress to pass the MacBride principles, and also incorporate the principles as part of any planned increase in economic development assistance and new United States investment