EXTENSIONS OF REMARKS

DON'T USE SHORTAGE TO PRO-MOTE ANWR, COAST DEVELOP-

HON. GEORGE MILLER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. GEORGE MILLER of California. Mr. Speaker, the recent rise in energy prices should serve as a wake-up call for the Republican leadership in Congress. From legislative obstruction that prevents improved auto fuel efficiency to gutting the budgets for energy conservation and efficiency programs, the Republicans in Congress have set the American people up to be exploited by OPEC.

Now, as the predicted crisis hits, the Republicans offer solutions that are as bankrupt and empty as their legislative record over the past five years:

Republicans vote for opening the Arctic National Wildlife Refuge to oil and gas develop-

The Republican Whip declares that "the cleanest thing you could do is to drill [for oil] off the coast of California and Florida," repealing the moratoria on offshore oil drilling.

Republicans want to repeal the gas taxes that are paying for urgently needed transportation improvements throughout America.

These are the same leaders who have repeatedly advocated the abolition of the Department of Energy and promoted the export to Asia of domestic oil from Alaska, all the while slashing programs designed to make America less dependent on foreign fuels.

As the Nation prepares for the celebration of Earth Day, these vigorously anti-environmental initiatives by the Republican leadership are extraordinarily ill-timed. But that should not come as a great surprise from a party whose thirdranking leader in the House of Representatives has been quoted as likening the Environmental Protection Agency to the Gestapo.

There is no easy or instant solution to make us more energy independent. Thanks to the budget cuts embraced by the Republican leadership, we have lost years of critical research and development in energy conservation and efficiency programs that were requested by the Clinton administration.

Instead of anti-environmental Republican policies, we should be working together to make the daily activities of Americans more energy-friendly. Who wouldn't want to drive a more fuel efficient car, live in a home that is better insulated, or have utilities which use less water and electricity? These kinds of measures can save much more oil than would ever be produced from the Arctic Refuge and without environmental destruction.

The Republican strategy is to trade energy efficiency for environmental catastrophe. That is not a sane national energy policy. That is a choice the American people should not have to make, and it is a choice they rightly reject. FOR OUTSTANDING SERVICE TO THE COMMUNITY

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Ms. DELAURO. Mr. Speaker, I am pleased to join the many that have gathered to pay tribute to one of our community's leading advocates, Matthew Nemerson. A dear friend and colleague, Matthew has had a tremendous impact on the city of New Haven.

As president of the Greater New Haven Chamber of Commerce, Matthew has taken the lead in the revitalization efforts for the city of New Haven. Representing New Haven and 14 surrounding municipalities, the chamber is the primary voice for businesses throughout the region. With an unequaled understanding of the needs of business leaders, Matthew has led the effort to include the concerns of local businesses in city revitalization efforts-actively ensuring the creation of a strong and viable economic climate for the region. It has been an honor and privilege to work with Matthew on the many issues facing our region. His profound dedication to the advancement of southern Connecticut has been an inspiration.

Matthew's commitment to Greater New Haven extends beyond the chamber. His participation in numerous organizations throughout the region serves as an example to us all. His efforts on behalf of the Greater New Haven Urban League, the Greater New Haven United Way, the Greater New Haven Preservation Trust, the Greater New Haven Arts Council, the New Haven Scholarship Fund, and the Connecticut Anti-Defamation League have benefitted countless families across the State of Connecticut. Matthew also serves as a gubernatorial appointee to the Connecticut Port Authority and the Connecticut Employment and Training Commission and a mayoral appointee to the New Haven Coliseum Authority New Haven Development Corporation. Through his outstanding record of service, he has demonstrated a unique commitment to addressing the myriad of issues that face some of our most vulnerable citizens. All of us in the New Haven area have benefited from his

For nearly 13 years, Matthew has led the Chamber of Commerce and the Greater New Haven community with an unparalleled spirit that has truly enriched the lives of many. I am proud to join with his wife, Marian, his two children, Elana and Joy, family, friends and colleagues to extend my best wishes as Matthew begins a new chapter in his career. Mere words cannot express our gratitude for all that he has achieved on behalf of our communitywe will certainly miss him.

HONORING MATTHEW NEMERSON A TRIBUTE IN HONOR OF BAR-BARA HOWELL, BREAD FOR THE WORLD'S DIRECTOR OF GOVERN-MENT RELATIONS

HON. TONY P. HALL

OF OHIO

IN THE HOUSE OF REPRESENTATIVES Monday, April 10, 2000

Mr. HALL of Ohio. Mr. Speaker, today I honor Barbara Howell, on the occasion of the 25th anniversary of her service to Bread for the World, a nonpartisan Christian citizens' movement against hunger. Barbara Howell has dedicated her career to fighting for the needs of hungry and low-income people.

In April 1975, Barbara opened Bread for the World's first Washington, DC office-just across the street, on the fifth floor of the Methodist Building on Maryland Avenue. Since then, she has been instrumental in guiding Bread for the World's efforts to develop and support public policies to benefit low-income and hungry people in the United States and overseas. Barbara has provided expert testimony to Congress numerous times and has met with U.S. Presidents from President Carter to President Clinton. Due in large part to her leadership and advocacy, in 1995, the U.S. government implemented a groundbreaking measure to collect and report data on hunger and food insecurity in the United States annually.

Perhaps because of the deep love Barbara holds for her own daughters, Leah and Marya, Barbara has been a tireless advocate for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Barbara's work in support of the WIC program has helped ensure its steady availability to more and more low-income women and their children-even during periods of time when a number of programs assisting low-income people were under attack. In 1999, the National Association of WIC Directors honored Barbara for her longstanding leadership by giving her their WIC Advocacy Award.

Barbara is a woman of deep faith in God. She holds a master's degree in religious education from Union Theological Seminary. She has served her church as an elder and has chaired its missions council. Earlier in her career Barbara worked as a Methodist chaplain, serving three universities over a seven year period.

Barbara Howell has devoted her life to bringing justice to the most vulnerable people in our world. Barbara and her husband Leon spent four years as free-lance journalists in southeast Asia, writing about economic, development assistance, and church-related issues. For the past 25 years, she has been a determined leader on behalf of effective federal policy for low-income people in the United States and overseas. She has attended three United Nations Women's Conferences-in Copenhagen in 1980, Nairobi in 1985, and Beijing in 1995.

Barbara is a rare individual, and deserves our heart-felt thanks for dedicating her life to

• This "bullet" symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor. Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor. serving others. I invite you and our colleagues to join me in thanking Barbara Howell for her distinguished commitment to making our nation's public policy more just for all people.

TRIBUTE TO DOLORES HUERTA

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES Monday, April 10, 2000

Mr. BERMAN. Mr. Speaker, today I pay a heartfelt tribute to Dolores Huerta, pre-eminent American labor leader and social activist, on the occasion of her 70th birthday, which we celebrate today.

Dolores Fernandez Huerta was born April 10, 1930, in Dawson, New Mexico. The mother of 11 children, the grandmother of 14, and the great-grandmother of four, she is a hero to farmworkers, to the Latino community, to women, to the labor movement and to me.

I have known and worked with Dolores for many years, and I can say that this is a person whose brilliance, incomparable leadership ability and sheer energy would have propelled her to prominence no matter what field she might have chosen for her life's work. How very fortunate for the farmworkers of this nation—and for all of us—that she chose La Causa, the cause of justice for farmworkers.

I say all of us because our nation is diminished when some among us, those who do the hard work of harvesting the food we eat, are deprived of decent wages and working conditions. She organized and co-founded the United Farm Workers of America with Cesar Chavez in 1965 in the belief that in the union there is the strength to achieve economic and civil rights for farmworkers.

In the 35 years since then, she has fired the souls and minds of poor farmworkers who, thanks to her, can imagine and achieve better lives for themselves and their children. She is a wellspring of ideas and a brilliant strategist—I can personally attest to that—but she has also physically put herself on the line for her fellow workers and has been subjected to life-threatening injury for it.

It has been my great personal fortune to be able to count Dolores Huerta as a colleague and a friend. Dolores, for the inspiration that you provide by your selfless devotion to improving the lives of farmworkers, for the breakthroughs you have achieved and the goals you continue to set for all of us, and for your example of a life spent in service to others, we thank you and wish you a joyous birthday and many happy returns.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. EARL BLUMENAUER

OF OREGON

IN THE HOUSE OF REPRESENTATIVES Thursday, April 6, 2000

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1776) to expand homeownership in the United States:

Mr. BLUMENAUER. Mr. Speaker, a livable community is one where our families are safe,

healthy, and economically secure. A community without housing options to meet the needs of its residents is not livable. Clearly, action is needed since many throughout our country cannot afford to live in the places in which they work. I am pleased to rise in support of the American Homeownership and Economic Opportunity Act because it creates more housing options and will make our communities better places to live.

This bill contains several employer-assisted housing opportunities. These are important tools for bringing the benefits of homeownership to the citizens who serve us every day. I want to highlight a couple of outstanding programs in my city of Portland, efforts that H.R. 1776 reinforces.

Police At Home is a mortgage loan incentive program to help police officers purchase and live in homes in neighborhoods with higher crime rates. This program gives police officers a personal stake in their communities. It was created in 1995 through a partnership with our Mayor's Office, the Portland Police Bureau, the Rotary Club of Albina, and five lending in stitutions. Many of the neighborhoods that have attracted officers under this program have seen a decrease in crime. This is an excellent example of the kind of partnerships that are a cornerstone of community policing.

The City of Portland's Hometown Home Loan program offers an array of benefits to city employees who are purchasing or refinancing a house within the city limits. A joint program of the City, Fannie Mae, and Continental Savings Bank, it is open to all benefitseligible employees of the City of Portland. It was developed to help City employees become homeowners, as well as to encourage employees to live in the city where they work.

Another important item contained in this bill is \$275 million for the Housing Opportunities for People with AIDS (HOPWA) program. Portland's effective use of HOPWA dollars is a national model. It offers diverse housing stock including transitional housing for people who are homeless and living with AIDS. It also provides permanent housing for people living with HIV/AIDS at sites such as the Rose Wood Apartments that includes 36 units of rehabilitated affordable rental housing and has received HUD's Blue Ribbon Award for Best practice. Nathaniel's Way is providing housing for HOPWA-eligible families with children. Supported residential care is provided at such places as Swan House and Care House. People served by HOPWA funds receive not only housing but also a variety of social services: legal assistance, health services, mental health counseling and drug and alcohol inter-

But the need is greater than ever before. Death rates are declining and so more and more people are living with the epidemic. In the Portland region, the unmet need is at least 1000 units of permanent housing. The funding in this bill will help to address that need.

This legislation represents efforts by the housing industry and the government to promote best practices and assure money is targeted to providing more housing. I'm pleased to vote yes.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

HON. BENJAMIN L. CARDIN

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

Thursday, April 6, 2000

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1776) to expand homeownership in the United States:

Mr. CARDIN. Mr. Chairman, I rise in support of HR 1776 however, I speak to you today to encourage deliberate caution with concern to FHA and HUD legislation.

Homeownership is a critical building block of strong families and healthy communities. It has helped many households accumulate wealth, and a home owned free of mortgage debt is considered an important part of retirement security.

While the current homeownership rate is at a record high of 66.8%, the purchase of a first home remains difficult or out of reach for many young people and low to moderate income families, particularly single-parent households and minorities.

As the Secretary of Housing and Urban Development said on March 30th: "The economic boom which has produced the highest homeownership rate in history has a downside and that is predatory lending." Unfortunately, we are now just learning the full meaning of that statement.

FHA has in some areas, inadvertently fueled a downward spiral created by purchasing homes, selling to buyers with limited resources or readiness for ownership, allowing foreclosure and leaving boarded up houses sitting and pulling a community even further into despair. While HUD has made a credible start, there is much more that this Congress must do to ensure that these issues are addressed.

WE MUST REPAIR FHA/HUD LENDING PROGRAMS

Baltimore has the highest number of FHA foreclosures per capita in the nation. Baltimore has become one of the worst manifestations in the country of predatory lending.

HUD, responding to complaints that federal housing policies have resulted in tremendous damage to Baltimore neighborhoods, told city nonprofit agencies last week that it would be willing to halt Federal Housing Administrations (FHA) foreclosures in some of Baltimore's hardest hit neighborhoods for eight weeks to have a task force study what is happening.

I agree that we must find out what is happening and I propose that there must be the formation of a federally led task force that would find a solution to flipping, predatory lending and FHA disposal of houses the agency acquires through foreclosures.

WE MUST DEAL WITH PREDATORY LENDING PRACTICES
AND INSTITUTIONS

Just five years ago there were 1,900 loans that went into foreclosure for the entire year of 1995. In the first 3 months of this year 1,700 loans in Baltimore City have gone into foreclosure.

Some say that HUD has fueled these problems. The agency has relaxed its control over the issuance of mortgages insured by one of its agencies, the Federal Housing Administration (FHA) allowing lenders to make questionable loans that often end up in foreclosure.