

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 institutions. 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 benefits-eligible 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 intervention.

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.

HUD must have better oversight to make sure that the would-be home buyer is ready as well as the appraisal process needs to be closely monitored. HUD contracts out for the appraisal process which has led to unrealistically high appraisals, which then creates bad loans given by these "lenders of last resort." As you can see this process continues on a vicious downward spiral.

The buyers of these home loans often are single mothers with low-wage jobs who end up defaulting on the mortgages. In cases where FHA insures the loans, the agency pays off the lender and takes title to the house.

Once HUD pays off the lender and acquires title to a property after foreclosure, the house often sits vacant for months—depreciating the value not just of that property but of the neighborhood. HUD then sells the house on an "as-is" basis. Often they are in poor shape and unattractive to potential homeowners. Which, as a result leads to yet another phenomenon—they frequently are sold to unscrupulous speculators who quickly "flip" them for a huge markup—sometimes marking the homes up to 100% of what they were originally purchased for.

WE MUST REPAIR THE DAMAGE TO THESE
NEIGHBORHOODS

I hope that a HUD Task Force on Predatory Lending will find solutions to this problem.

However, we now must also identify, fund and implement programs to repair the damage done to these communities and hold the speculators accountable for their illegal actions. HUD, local governments, and non profit housing organizations must begin working together now!

HONORING DR. GERALD AND
MARILYN FISHBONE FOR OUT-
STANDING COMMUNITY SERVICE

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Ms. DELAURO. Mr. Speaker, each year the Juvenile Diabetes Foundation International of Greater New Haven Chapter presents an individual or individuals with the "Living and Giving Award," recognizing outstanding contributions to diabetes research and education. It gives me great pleasure to rise today to honor two of New Haven's outstanding citizens, my good friends Gerald and Marilyn Fishbone, this year's recipients of this prestigious award. The Fishbones have been leading advocates in the fight against diabetes for twenty-five years and I cannot think of a more appropriate way for the people of New Haven to express our thanks and appreciation.

Diabetes is the leading cause of new adult blindness, kidney failure, and premature death. The volunteer efforts of the Juvenile Diabetes Foundation to fund research is an essential part of our national effort to find a cure. It is the dedication and commitment of people like Gerry and Marilyn that has fueled the national movement to eliminate this devastating disease. With unparalleled motivation and spirit, they have built an impressive record of service to this organization. They are truly an inspiration to us all.

They are both founding members of the Greater New Haven Chapter of the Juvenile

Diabetes Foundation, and have both devoted extraordinary time and energy to this critical endeavor. Gerry is past chairman of the JDF International Board of Directors and continues to serve on the board of chancellors. As the chair of the editorial committee, he oversees the publication of the organization's magazine, COUNTDOWN, which carries the latest news of research and progress across the country.

Marilyn was president of the Greater New Haven Chapter of JDF for 7 years and has been a board member since the organization's inception 25 years ago. Testifying before the State Senate, she helped to establish two Centers for Children with Diabetes—bringing statewide awareness of the need for continued funding for research and education. Marilyn is the former director of fundraising for the Greater New Haven Chapter of JDF. Under her direction the chapter raised more dollars per capita than any other chapter across the nation—truly one of her greatest achievements. Drawing on her own personal experiences with the disease, Marilyn counsels patients and their families, extending a comforting hand as they face the challenges of the disease. Through their work, Gerry and Marilyn have been instrumental in the development and success of the Juvenile Diabetes Foundation.

It is rare to find individuals with the same spirit of giving as we have found in Gerry and Marilyn. Their hard work has enriched the organization—making a real difference in the lives of countless children and families. I am proud to join their children, Scott and Lisa, the Juvenile Diabetes Foundation of Greater New Haven, friends and supporters, as Gerry and Marilyn are presented with the "Living and Giving Award." Words cannot express our gratitude for their many contributions.

RELEASING FOUR KURDISH MEM-
BERS OF PARLIAMENT OF THE
REPUBLIC OF TURKEY

HON. JOHN EDWARD PORTER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. PORTER. Mr. Speaker, I am supporting a resolution introduced today calling for the immediate release from prison of four Kurdish members of the Parliament of the Republic of Turkey. I want to thank the gentleman from California (Mr. FILNER) for sponsoring this resolution of which I am a proud co-sponsor.

Currently, four Turkish parliamentarians of the now banned Kurdish based Democracy Party [DEP], Leyla Zana, Hatip Dicle, Orhan Dogan, and Selim Sadak, are serving prison sentences simply because they are Kurds. Leyla Zana, the first Kurdish woman ever elected to the Turkish Parliament, was chosen to represent the city of Diyarbakir by an overwhelming majority in October in 1991. In 1993, she travel to the United States to speak to officials about human rights abuses against the Kurdish minority in Turkey and to testify before the Congressional Human Rights Caucus. She was arrested on March 2, 1994 in the Parliament building and subsequently prosecuted for a so-called "separatist speech." Ever since then Ms. Zana, along with Hatip Dicle, Orhan Dogan, and Selim Sadak have been jailed for the simple act of speaking out for their peo-

ple—the Kurds—the very people by whom they were elected.

Turkey is a country which claims to be a democracy and is continuously taking steps to be accepted as a western partner, as seen with its current European Union candidacy. However, its recent actions do not show any concrete effort to abide by international human rights standards. In the last week, it has been reported that the Turkish military has been massing troops and tanks along the Iraqi border in an apparent pending offense against the Kurds. Equally as disturbing is the re-arrest of Turkey's most prominent human rights figure, Akin Birdal, for a speech he made in 1996 calling for a peaceful resolution to the conflict between the Turkish state and the Kurdish Workers' Party [PKK].

If Turkey wants to be treated as an equal partner with the west, it is time for it to treat all of its citizens with equal rights and a general respect for human rights. The time has come for Turkey to allow the Kurdish people the right to speak their language and practice their culture. Releasing these parliamentarians would show Turkey and the world that Turkey is ready to respect the human rights of all its citizens and that it is on the right path to be accepted by the international community.

We must not continue to ignore or apologize for Turkey's outrageous behavior. Six years is far too long for these parliamentarians to be in jail, for speaking out for rights which are guaranteed under the United Nations Declaration of Human Rights. We must speak out strongly against these attacks and unfair acts and demand that Turkey end this lawless assault.

PERSONAL EXPLANATION

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. CLEMENT. Mr. Speaker, on rollcall vote No. 105, I was unavoidably detained on official business. Had I been present, I would have voted "aye."

RECOGNIZING THE STATE CHAM-
PION MINNECHAUG REGIONAL
HIGH SCHOOL GIRLS' BASKET-
BALL TEAM

HON. RICHARD E. NEAL

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. NEAL of Massachusetts. Mr. Speaker, I would like to recognize and congratulate the 1999–2000 Minnechaug Regional High School girls' basketball team. On March 18, 2000, the Falcons captured their third Massachusetts Division I state championship in the past four years at the Worcester Centrum, defeating Brockton High School by a score of 68–61 in a memorable final contest.

The final contest was not an easy one for the Falcons. Minnechaug trailed by as many as 14 points in the first half, and took its first lead in the contest with only 1:32 remaining. The comeback was led by senior Melissa Kowalski, who scored 22 of her 28 points during the final 10 minutes of the game.