

not know all the Federal assistance. I sat with one gentleman today at a computer in the library where he tried to get into his password and code that he had gotten last week, as FEMA had instructed him, and guess what? The password didn't work.

And he was a computer techie. He knew more about computers than I did. He was not a senior citizen who was not familiar with computers. We could not get into his records to find out if FEMA had even received his application from a week ago when he filed it.

What happens in Ohio is that, assuming you can file, if you can really get it done at the library, which I do not think is right, FEMA ought to have the computers right at the temporary FEMA office, then you get an envelope in the mail from the Small Business Administration. Well, nobody in my area has gotten them yet, but the average person says, Well, if I applied at FEMA, why am I getting a letter from the Small Business Administration?

The reason is because SBA will establish your income eligibility for grants, or for loans if you do not qualify for grants, and if you do not submit the SBA paperwork, you cannot get the FEMA assistance. But the average person who is scraping mud out of their living room and has had their basements totally destroyed and has had to take time off work in order to try to find a place to live, how do they have time for all of this?

Twenty-five years ago, FEMA had trailers that were under the purview of the Department of Housing and Urban Development. They moved those trailers in. If you lived in a home that was in bad shape and had been damaged, you could go live in a trailer. They had their own generators. You could at least live there while you fixed up your other house. FEMA changed all of that back during the Reagan administration during the 1980s, and we have created a much less ready FEMA to respond to national disasters.

One of the other things that has happened is that our people, our mayors, our county commissioners, who have spent hundreds of thousands of dollars trying to help people, that have had to put personnel on overtime, that have had to use their equipment, that have had to buy fuel that isn't cheap, they have now been told by FEMA that that is not covered in the Federal assistance to local communities. All that is covered is an individual's damage.

What kind of Government of the United States is this that we cannot respond to people who are in need, whether it is in the gulf or in northern Ohio?

Assistance could include up to three months' rental payment for temporary housing; grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary, and functional; grants to replace personal property (including vehicles) not covered by insurance; and unemployment payments up to 26 weeks for people who temporarily lost

jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

This is all well and good, but it is limited. Most relief comes in the form of loans, not grants. People suffering property-loss or damage from flooding or sewer backups can apply for low interest loans administered by the Small Business Administration (SBA) to cover residential losses not fully compensated by insurance. Loans are available up to \$200,000 for primary residence and \$40,000 for personal property, including renter losses. Loans are available up to \$1.5 million for business property losses, both property damage and economic injury, not fully compensated by insurance.

This is all well and good for those people who can afford to get the loans and have the know-how and wherewithal to apply. But these are often those hardest hit by disasters of this type Mr. Speaker.

Today, as I visited areas in the Eastern portion of my Congressional District, it became clear that the process for applying for assistance is a quagmire.

For starters, there isn't even a FEMA field office in Erie County—a county recently listed as eligible for disaster assistance. Folks have to travel over to an adjoining county to register to speak to a live FEMA person. And that person can't help them apply for assistance—they have to go somewhere else for that.

Moreover, they cannot do it in person. They can travel to these locations to get advice, but are then required to submit the information via computer at their local library.

The FEMA process is too cumbersome Mr. Speaker. People need immediate help, not help weeks from now. People hardest hit need more personal assistance, not less. They need more grants and fewer loans. They are the senior citizens and low-income families who could not afford, or may not have even been aware, that they needed flood insurance.

And why, Mr. Speaker, is a property-owner saddled with the responsibility of assuming a loan when it is a city or county sewer-system that overflows—resulting in massive flooding or an unacceptable drainage rate?

It doesn't make any sense to me.

Mr. Speaker, we need to expand the criteria for grant assistance, not lessen it.

More importantly, though, the formula for reimbursing municipalities for their response must be re-evaluated. The City of Toledo spent almost \$275,000 responding to last month's disaster. And they have been told not to expect one cent in reimbursement costs. This is unacceptable.

FEMA officials say that the City did not spend enough money to qualify for public assistance. A city of similar size would need to spend, approximately, \$1.5 million before reimbursement costs would kick in.

Why such a high number? Does this administration think that any city, much less a city the size of Toledo, can absorb such a loss? It's mind-boggling.

Local municipalities have seen their budgets devastated by the down-turn in the economy. If Federal Government is going to pass the buck on program after program—unfunded mandates sapping at the local budgets—then the government must step up when emergencies like this result in unanticipated costs spiraling out of control.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. GEORGE MILLER) is recognized for 5 minutes.

(Mr. GEORGE MILLER of California addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

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THE VIOLENCE IN IRAQ

Mr. McDERMOTT. Mr. Speaker, I ask unanimous consent to speak out of turn.

The SPEAKER pro tempore. Without objection, the gentleman from Washington is recognized for 5 minutes.

There was no objection.

Mr. McDERMOTT. Mr. Speaker, this election is going to be a referendum on the President's plan to deal with Iraq.

The American people need to know what is going on. And, of course, our press gives them one view. But I think it is important to see what the rest of the world is saying about what is going on in Iraq today. For that reason I am going to read some portions of an editorial from the Daily Star of Lebanon. It is the most influential and most balanced paper in the Middle East, and the title is "Only Iraqis Can Keep Sectarian Violence From Ruining Their Country."

"In the latest outburst of sectarian violence in Iraq, roving bands of Shiite gunmen killed at least 41 Sunnis in Baghdad on Sunday as a car bomb targeted a Shiite mosque, killing 17."

"Bloody scenes such as these are becoming all too common in Iraq, where a low-intensity civil war threatens to erupt into full-scale sectarian conflict. The violence already poses a threat to the fragile Iraqi government. Sunni MPs, who have been boycotting Parliament sessions over the abduction of one of their colleagues, MP Tayseer Najah al-Mashhadani, are now considering extending their boycott to withdraw from Prime Minister Nuri al-Maliki's Cabinet. If they do so, the national unity government that took six long and tedious months of horse trading to create could easily topple."

"Recent developments in the country only serve to illustrate the bankruptcy of the sectarian power-sharing agreement created under U.S. occupation. This is not to say that there were no sectarian tensions in Iraq prior to the U.S. . . . but the new poisonous political arrangement created under the U.S. occupation has only exacerbated existing tensions."

"The most deadly schism that has emerged in the country is the Sunni-Shiite rift. A small group of Sunnis has

been waging a deadly insurgency and attacking Shiite citizens and mosques. In response, Shiite commando units, some of which are affiliated with the government, have been conducting reprisal attacks against mosques and civilians in Sunni communities. The sectarian 'cleansing' of various cities around the country has driven tens of thousands of Iraqis to flee their homes.

"There can be no victors in a full-scale sectarian conflict in Iraq. One only has to recall the tragedy that was Lebanon's 15-year civil war to know that all parties will be the losers in a sectarian war. Even the minute personal gains achieved by trigger-happy gunmen will be erased whenever men with bigger guns come along to exact their revenge.

"Iraqis are currently heading in the same direction as the Lebanese were in 1975. And sadly, they have no one to turn to but themselves if they want to avoid civil war. They cannot turn to the U.S. military and ask it to use its muscle, because that will only stoke more intercommunal hostilities. Iraq's neighbors, who during a meeting over the weekend failed to offer the Iraqi people any tangible assistance, proved that they are unwilling to do much more than issue rhetorical statements. The responsibility of avoiding full-scale civil war rests squarely on the laps of Iraqis. During this volatile period, it is crucial that all Iraqi leaders act responsibly and refrain from inflammatory acts and statements that can only make matters worse."

Now, it is clear from this editorial and from all the papers if you read them in the Middle East that the longer we stay there, the longer the violence goes on. If we want peace, if we want a stable government for the Iraqi people, if we want a society to develop in a civil way, we must begin the process of getting out. We cannot say we are going to stay there until it is quiet because it is clear from editorials like this one in *The Daily Star* and many other newspapers across the Middle East that it will not happen as long as we stay.

We are considered the occupiers. The government is considered one that we created. Our fear, down at 1600 Pennsylvania, is that if we go, they will create a government that we do not like. But democracy requires that you trust the people to choose their own government.

We will talk more about this in an hour from now.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Massachusetts (Mr. LYNCH) is recognized for 5 minutes.

(Mr. LYNCH addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Georgia (Ms. MCKINNEY) is recognized for 5 minutes.

(Ms. MCKINNEY addressed the House. Her remarks will appear hereafter in the Extensions of Remarks.)

BORDER SECURITY AND IMMIGRATION

The SPEAKER pro tempore. Under the Speaker's announced policy of January 4, 2005, the gentlewoman from Tennessee (Mrs. BLACKBURN) is recognized for 60 minutes as the designee of the majority leader.

Mrs. BLACKBURN. Mr. Speaker, I appreciate that and this evening we are going to spend some time talking about the issue of border security, and it is important to our great Nation; but before I begin, I would like to take just a few moments of personal privilege and remember a friend that my community lost over the weekend.

REMEMBERING SUNTRUST'S BRIAN WILLIAMS

Mrs. BLACKBURN. Mr. Speaker, our community of Nashville, Tennessee, and the Nashville banking industry lost an entrepreneurial banker, Brian Williams, who was the Music Row banker for SunTrust Bank, and he was such an extraordinary, truly extraordinary, man. Certainly, we feel that we have lost a visionary in not only the banking industry but in the music business industry.

Brian is one of those who really understood that the entertainment industry and the music industry is a business, and he approached it that way and he pioneered the music industry's banking division for SunTrust Bank.

He is a man who I honestly believe in all my years of working on the intellectual property issue, whether as head of the Tennessee Film Entertainment Music Commission or as a member of the State Senate or now as a Member of Congress, he understood the ability of intellectual property to generate an income. He understood that intellectual property is private property, and he understood how royalty income could indeed work for our creative community.

He is truly going to be deeply, deeply missed and to his wife, Marion, and his parents, our thoughts are with you all.

Now, to our issue of immigration. Mr. Speaker, the question that we have before us is one that we are looking at as an issue of border security, and I feel that many times this issue becomes clouded as we try to talk about so many different components of border security and immigration and illegal entry into the country and employer verification. Sometimes looking at the great big pie, the great big pie of the border security/immigration issue, all rolled into one, becomes very, very difficult for many of us.

We have started through a process of beginning to break it apart and take things one at a time and focus intently on this issue; and, indeed, it is an issue that we have had before us. As a former Member of the Judiciary Committee and the Immigration Subcommittee there, we have kept our focus on how

do we make certain that we keep this Nation secure, how do we make certain that border security is addressed as national security, and how do we keep America safe, how do we make certain that we know who is coming in this country, how do we make certain that we know why they are coming and how do we make certain that we know the people who have come here have come for the right reasons, have come with the proper paperwork and do not overstay those visas and that paperwork.

This is a question to look at. It is a discussion to engage in and it is an issue that I would hope every Member of this body, from both sides of the aisle, would participate in discussing and finding a solution.

Of course, the House has passed a bill. We passed it last year. We sent it to the Senate. It has first and foremost a focus on securing this border. We know that this is a problem that the American people are frustrated with. They are frustrated with D.C. and I understand why. We are, too. Some of these issues you can absolutely talk to death. The American people are ready for action, and indeed, the House is the body that has been leading on that action.

As we have watched illegal entry, the act of illegal entry, and that is our focus, as I said earlier, it is not immigration, our focus is on illegal entry, and addressing the act that is being committed as individuals, as weapons, as drugs all come into this country illegally, this is an enormous problem. It is not a secret. The American people know this, and that is why they have joined with the House in saying this needs to be handled.

Mr. Speaker, lack of action on this issue over the past few years and lack of responsiveness by some who want to confuse it by making it a big comprehensive, difficult-to-get-your-arms-around issue has caused a couple of things to happen, but that is the way it is many times, in life, in politics, and certainly in this issue of security.

The fact that action was not taken when the House first got ready to move forward and that we have seen thousands and hundreds of thousands of people illegally enter this country has caused every town to be a border town and every State to be a border State.

When I was in the State senate in Tennessee, I started working on this issue, trying to make certain that those that illegally entered this country could not secure valid driver's licenses and then have carried that activity with me, coming here to Congress and again continuing to focus on this issue.

As I said, every State is a border State, and we are hearing from States like my State of Tennessee and other States around the country. Border security is the number one issue. We have seen enormous populations of people who are not legally in the States gravitate to certain States for specific reasons, and Americans know that