

All these events contributed to what we are now facing: increased foreclosure rates, large write-downs by financial institutions that hold a large number of mortgage-backed securities, vacant, foreclosed homes across the country, reduced tax revenue for states and local governments, and a lack of confidence in our financial and housing markets.

This bill, H.R. 3221, the American Housing Rescue and Foreclosure Prevention Act, will address the causes of our current crisis through reform and attempt to assist communities dealing with the current crisis.

Although there are many provisions in this package that are worth noting, I would like to highlight several provisions that are absolutely necessary to ensure the success of this package.

This bill increases the high-cost loan limits for the Federal Housing Administration, FHA, and conforming loan limits for Fannie Mae and Freddie Mac. These increases will allow those in high-cost areas such as my district, the Fourth Congressional District of New York, to take advantage of the FHA home loans program. Although many of us would prefer a larger increase in these limits, I believe the limits in this bill reflect a compromise that will make eligible middle-income families in high-cost areas who are currently precluded from taking advantage of the FHA home loan program. I thank Chairman FRANK and would like to recognize him for working with those of us who represent high-cost areas to ensure that our constituents are not left out.

This bill also allows Fannie Mae and Freddie Mac the flexibility to hold or sell jumbo loans on the secondary market. This flexibility will ensure Fannie and Freddie are not unnecessarily restricted in how they choose to deal with jumbo loans, and will ensure that loans will continue to be available to moderate-income families in high-cost areas.

Although reform is necessary to prevent another subprime crisis, we must also act to limit the effect that this crisis is having on our communities. Over half of the people who lose their homes stop communicating with their lenders within 30–60 days of missing a payment. This may happen for a number of reasons, including the fact that many homeowners are embarrassed or do not know their rights when they are unable to make their mortgage payments.

For these reasons, it is so important that organizations willing to reach out to borrowers at risk of foreclosure utilize in-person counseling and outreach. This is the only way to guarantee that families who need assistance are aware that assistance is available. Consequently, it only makes sense to provide organizations engaging in practices, such as in-person counseling, that are proven to be effective the resources they need to continue to provide these services.

I thank Mr. BACA and Mr. MAHONEY for working with me to ensure that language to this effect is included in this bill.

I also strongly support the almost \$4 billion in this bill for state and local governments for the purchase and re-development of vacant, foreclosed homes.

It has been estimated that a home decreases in value by almost one percent if a home within one city block has been foreclosed. This figure is even higher when more than one home in the area has been foreclosed. In my home district, a home price

would result in more than a \$4,000 decrease in value if one home is foreclosed.

Additionally, tax revenue is severely affected when homes are left vacant or there is a decrease in their assessed value. The vacancy or home value decrease results in a decrease in tax revenue which burdens the budgets of state and local governments. In many cases, this shortfall then results in cuts in services to those most in need, including our children and seniors.

Again, I would like to thank the Chairman of the Financial Services Committee and the many individuals who have worked to ensure that this bill reforms FHA and the GSEs, and tackles the increase in the rate of foreclosures and the devastating effects that vacant, foreclosed homes have on our communities.

MEDICAL EVIDENCE OF TORTURE BY U.S. PERSONNEL

HON. ALCEE L. HASTINGS

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 29, 2008

Mr. HASTINGS of Florida. Madam Speaker, last week the Helsinki Commission, which I Chair, held a briefing at which representatives from Physicians for Human Rights presented the findings of their recently published report, "Broken Laws, Broken Lives." In it, they documented the medical evidence of torture by U.S. personnel in 11 specific cases. I believe this briefing was the first opportunity on Capitol Hill for the public to hear specifically about the medical consequences of the administration's detention policies and to consider some of the ethical questions related to the medical treatment of detainees, including forced feeding and the possible role of medical professionals during interrogations.

We were fortunate to have with us as panelists Leonard Rubenstein, J.D., President of Physicians for Human Rights; Dr. Allen Keller, Advisor to Physicians for Human Rights and Director of the Bellevue/NYU Program for Survivors of Torture; and Dr. Scott Allen, also an Advisor to Physicians for Human Rights.

For many years, members of the Helsinki Commission have been actively engaged on issues related to torture and cruel, inhuman, and degrading treatment or punishment. Over the years, we have raised concern about the nearly constant reports of torture and abuse in Chechnya. We have pressed Turkey to provide detainees with prompt access to lawyers and medical personnel, because we know that when people are held incommunicado, they are more likely to experience torture. We have expressed alarm regarding the number of people who walk into Uzbekistan jails on their own two feet—and who have been returned to their families in boxes.

Last week, it was my sad duty to hear representatives from Physicians for Human Rights describe the torture and ill-treatment some detainees have experienced at the hands of U.S. personnel. As I noted then, I certainly expected to hear about the medical and psychological impact of this torture on the individuals whose cases were investigated by Physicians for Human Rights. But, coincidentally, there was a different kind of impact on display last week, when the U.S. also opened its first war crimes trial since World War II.

In the trial of Salim Hamdan, alleged to be Osama bin Laden's driver, the military judge overseeing the case found it necessary to exclude from evidence several statements of the defendant because they were obtained under what the military judge deemed "highly coercive" conditions. Another one of the government's efforts to bring a defendant before a military tribunal had already been put indefinitely on hold, reportedly because the evidence in the case cannot be disentangled from the impermissible methods that were used to extract it. In other words, the use of abusive interrogation methods has undermined the government's ability to prosecute people suspected of terrorism or terrorism-related crimes.

Let me repeat: the ill-conceived policy of "enhanced interrogations" has undermined our country's ability to prosecute people for the most serious crimes committed against this nation.

As it happened, on the day of our briefing last week, the ACLU released three new "torture memos" it had obtained through the Freedom of Information Act. Although highly redacted—indeed, one of them has ten pages that are entirely blacked out—these documents nevertheless provide some additional insight into the development of the policies that set the stage for what Major General Antonio Taguba, in his preface for the Physicians for Human Rights report, called "a systematic regime of torture." (You may recall that General Taguba led the U.S. Army's official investigations into the Abu Ghraib prisoner abuse scandal.)

Here's just one bit of information we now have from a memo prepared by the Department of Justice's Office of Legal Counsel on August 1, 2002 and released last week. This memo, prepared for the CIA, advises that the crime of torture, as defined by U.S. statute, requires a showing of specific intent to cause severe pain or suffering. That specific intent, in turn, will be negated if a defendant acts with a good faith belief that his actions will not cause severe pain or suffering. That good faith belief can be demonstrated by showing that an official acted in reliance on the advice of experts. And guess what? The Office of Legal Counsel is a bunch of experts. And they go on to say that the objective of the interrogation techniques under discussion—we don't know precisely what they are because they're blacked out—is not to cause severe physical pain. Just like magic, you have your expert advice, which gives you your good-faith belief, which negates the specific intent required under the statute which criminalizes torture. So you guys can go ahead and waterboard and God knows what else because the Office of Legal Counsel has told you that it does not cause severe pain or suffering, so you have legal license to ignore your own eyes and ears, which tell you that waterboarding will break a person in minutes.

Madam Speaker, the report by Physicians for Human Rights makes several recommendations that deserve study and consideration. But in light of the release of these most recent torture memos, I would like to highlight today one particular recommendation of the report: "The U.S. Department of Justice should publicly release all legal opinions and other memoranda concerning standards regarding interrogation and detention policy and practices."

The Department of Justice is the arbiter of what is the law of the land for this country. And I think the American people have a right to know if their government has sought to redefine "torture" as "not torture." Accordingly, I urge the Attorney General to release the full texts of all the memos relating to interrogation and detention policies and practices.

HONORING WILLIAM J. KOWALSKI

HON. DALE E. KILDEE

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 29, 2008

Mr. KILDEE. Madam Speaker, I ask the House of Representatives to join me in honoring William J. Kowalski as he retires from the Federal Bureau of Investigation on August 1st.

William "Bill" Kowalski became a Special Agent in May 1983 after receiving his Bachelor of Science degree from the University of Detroit in 1979 and his Juris Doctor from the University of Detroit School of Law in 1982. After taking the oath of office he trained at the FBI Academy in Quantico, Virginia and began his Bureau career by returning to his hometown of Detroit.

After serving tours of duty in Memphis and New York City, Bill was promoted to a supervisory position at FBI Headquarters in 1989. In this capacity he was responsible for counter-intelligence and espionage investigations throughout the United States. He was one of the first FBI Agents to travel to Eastern Europe after the collapse of the Berlin Wall.

Returning to Detroit, Bill became a Field Supervisor in the Detroit Division in August, 1992. He assumed supervisory responsibilities in Flint and Ann Arbor. In September 2004 he was promoted to Assistant Special Agent in Charge, Detroit Division, overseeing the FBI Detroit's Joint Terrorism Task Force, with counter-terrorism investigation jurisdiction in the state of Michigan.

Madam Speaker, I ask the House of Representatives to rise and join me in applauding the exemplary work of William J. Kowalski. He has been a dedicated public servant, working to ensure the safety of the United States and its citizens for many, many years. I have appreciated his insight, his thoughtfulness and his commitment to performing his work and I wish him the best as he enters the next phase of his life.

RECOGNIZING STOP CHILD ABUSE
NOW OF VIRGINIA ON ITS 20TH
ANNIVERSARY

HON. JAMES P. MORAN

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 29, 2008

Mr. MORAN of Virginia. Madam Speaker, I rise today to commend the work of SCAN Virginia—Stop Child Abuse Now—and congratulate this fine organization for 20 years of change in children's lives.

Twenty years ago, in 1988, a group of Alexandria citizens concerned about abused and neglected children in Northern Virginia came together to plan ways to prevent child abuse.

As a result, David Cleary founded Stop Child Abuse Now (SCAN) of Northern Virginia, a nonprofit organization to prevent child abuse and neglect and became affiliated with the State organization now called Prevent Child Abuse Virginia.

The first program offered at SCAN was the Court Appointed Special Advocate (CASA) Program that now is the Alexandria/Arlington CASA Program. CASA now serves more children and engages up to 75 volunteers at a time to give voice to the needs and priorities of abused or neglected children, one child at a time.

SCAN works collaboratively with the Arlington and Alexandria Juvenile & Domestic Relations Courts to mold a CASA Program that provides helpful information to the Juvenile Judges who make determinations on the futures of abused and neglected children, while SCAN's CASA volunteers provide an independent voice that focuses solely on the best interest of the children.

SCAN's Parent Education Program has a continuum of services that range from intensive parenting classes, weekly educational parent support groups and developmental playgroups—all offered in English and Spanish. SCAN also offers a tri-annual Parent Connection Resource Guide, a publication that gives critical information about region-wide parenting classes, support groups, playgroups and other resources available to parents in Northern Virginia.

The Allies in Prevention Coalition, which is made up of child welfare professionals from the five major Northern Virginia jurisdictions, is a central part of SCAN's Public Education Program, as is SCAN's website: www.scanva.org. SCAN's Allies in Prevention Coalition engages child and family advocates in communicating regional messages to prevent child abuse and promote children's well-being in Virginia.

Madam Speaker, I can think of no higher calling than to help children in need. Please join me in commending SCAN of Northern Virginia as it celebrates twenty years of serving children and families in Northern Virginia through programs and services that keep children safe, strengthen parenting skills and provide advocacy in the courts, legislature and the community.

HOUSING AND ECONOMIC
RECOVERY ACT OF 2008

SPEECH OF

HON. LUCILLE ROYBAL-ALLARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, July 23, 2008

Ms. Roybal-Allard. Mr. Speaker, I rise in support of H.R. 3221, the American Housing Rescue and Foreclosure Prevention Act of 2008. I thank Chairman FRANK and Chairwoman WATERS for bringing this important legislation to the House floor today.

I am certain that all of my colleagues have heard from constituents about the devastating effect the foreclosure crisis has had on their families and communities. The problem is particularly acute in my home state of California, which has the second-highest foreclosure rate in the Nation. Recent data has shown that the problem is getting worse. In the last three months, foreclosures in California have jumped 33.5 percent from the previous period.

To help my constituents confront this crisis, I recently held a foreclosure prevention workshop in my district. The turnout was enormous—nearly 500 members of our community attended the workshop, where national banks, HUD, and other intermediaries provided one-on-one housing counseling, and information on viable options for preventing foreclosure.

We know that the overwhelming turnout at the event was not an anomaly—I have heard from many of my colleagues that they too have experienced record turnouts at events they have hosted to help their own constituents.

At the workshop I heard from numerous participants who were concerned that Congress was not doing enough to address the crisis.

I am gratified that today we can go back to our constituents and assure them that Congress has taken action to help address this crisis by passing the American Housing Rescue and Foreclosure Prevention Act. H.R. 3221 represents a solid step forward in our efforts to confront the mortgage crisis.

The measure will expand the FHA program so that many homeowners at risk of facing foreclosure can refinance into viable mortgages that are government-insured. This will help many families facing ballooning mortgage payments to get their finances back on track and keep their homes.

I am particularly pleased that this legislation will increase the conforming loan limit for Fannie Mae and Freddie Mac backed loans to \$625,000 in high-cost areas such as California. The current limit is far too low to make a meaningful impact in the Los Angeles area, where the average cost of a home is far above the national average.

The \$4 billion in Community Development Block Grant funds made available to states and localities to purchase foreclosed properties is also a critical component of the package. Vacant, foreclosed properties exacerbate the crisis by lowering the values of surrounding homes and neighborhoods.

I urge my colleagues to vote in support of this legislation to help families keep their homes and protect their communities.

REMEMBERING THE U.N. SAFE
HAVEN OF ZEPA, BOSNIA AND
HERZEGOVINA

HON. BRUCE L. BRALEY

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 29, 2008

Mr. BRALEY of Iowa. Madam Speaker, last Friday, July 25, marked the 13th anniversary of the 1995 fall of Zepa, a United Nations-declared "safe haven" in eastern Bosnia, to the Army of Republika Srpska. I rise to commemorate the fall of Zepa today on behalf of the thousands of Bosnian Americans who live in my District, the First District of Iowa.

Zepa was a village in eastern Bosnia declared a "safe haven" in a May 1993 U.N. Security Council Resolution. This declaration was supposed to guarantee the safety of its population, but the siege of Zepa began in the summer of 1992 and lasted until the fall of the enclave in July 1995. Throughout this period, the population suffered from continuous shelling and starvation, and many Zepa residents and refugees from surrounding areas perished