

Account: Air Force  
Legal Name of Requesting Entity: Dover Air Force Base

Address of Requesting Entity: Dover, DE  
Description of Request: \$5,300,000 to provide new training facility with tools and classrooms to furnish specialized hands-on instruction for C-17 and C-5M engine maintenance.

Name of Project: Consolidated Communications Facility

Requesting Member: MICHAEL N. CASTLE—  
Bill Number: H.R. 3288

Account: Air Force  
Legal Name of Requesting Entity: Dover Air Force Base

Address of Requesting Entity: Dover, DE  
Description of Request: \$12,100,000 to construct a consolidated communications facility at Dover AFB. Currently, a comprehensive, integrated communications system is impeded by the fragmented location of related communications functions. Consolidating these functions into one hardened facility will improve manpower efficiency by approximately 25 percent. Consolidation and demolition of the old facilities will result in approximately \$17,000 in annual energy savings.

Name of Project: Chapel Center  
Requesting Member: MICHAEL N. CASTLE—  
Bill Number: H.R. 3288

Account: Air Force  
Legal Name of Requesting Entity: Dover Air Force Base

Address of Requesting Entity: Dover, DE  
Description of Request: \$7,500,000 to construct a new chapel center at Dover AFB. The current Dover AFB chapel center is an undersized, structurally substandard facility. A chapel is needed in proximity of dormitory residents because many single Airmen do not own transportation and the other base chapel is 20 minutes from the main base by foot. Airmen who work at the Port Mortuary would also utilize the new facility. An improved chapel is required to host families who come to the base to receive our fallen heroes. A new chapel center is needed to meet diverse worship, fellowship, and counseling needs of Dover AFB.

**SUPPORT OUR BORDER  
COMMUNITIES**

**HON. BOB FILNER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 10, 2009*

Mr. FILNER. Madam Speaker, I rise today to introduce H.R. 4251, legislation to include certain Department of Homeland Security facilities, such as ports of entry, under the Payments in Lieu of Taxes (PILT) program.

Since 1976, communities have received payments from the Interior Department's PILT program to help offset losses in property taxes due to nontaxable Federal lands administered by the BLM, the National Park Service, the U.S. Fish and Wildlife Service, and the U.S. Forest Service.

However, all along our Border, communities are not reimbursed for land that the Department of Homeland Security uses for ports of entry. The community often provides resources and services to these facilities without reimbursement from the government. My bill, H.R. 4251 provides support for these communities.

H.R. 4251 amends existing law to include certain Department of Homeland Security facilities, such as ports of entry, under the PILT program. Providing access to these payments will help these communities with the important work they provide along our borders.

**EARMARK DECLARATION**

**HON. CHARLES W. DENT**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 10, 2009*

Mr. DENT. Madam Speaker, pursuant to the House Republican Leadership standards on earmarks, I am submitting the following information regarding projects that are listed in H.R. 3288, the Consolidated Appropriations Act, FY2010:

Bill Number: H.R. 3288, the Consolidated Appropriations Act, FY2010

Account: Division B—Commerce, Justice, Science and Related Agencies—NASA, CAS

Title: Nanomaterials Research  
Legal Name of Requesting Entity: Lehigh University

Address of Requesting Entity: 5 East Packer Avenue, Bethlehem, PA 18015

Description of Request: This funding will be used to advance the partnership between Lehigh University, the NASA Goddard Space Flight Center (GSFC), U.S. Army ARDEC, and industry partners in Pennsylvania, Maryland, New Jersey, and Delaware. The purpose of the partnership is the development, characterization, and application of engineered nanomaterials and devices for NASA space missions and aeronautical applications.

Bill Number: H.R. 3288, the Consolidated Appropriations Act, FY2010

Account: Division D—Departments of Labor, Health and Human Services, and Education, and Related Agencies—Department of Education, Higher Education (FIPSE)

Title: Civic Engagement and Service Learning Program

Legal Name of Requesting Entity: Muhlenberg College

Address of Requesting Entity: 2400 W. Chew Street, Allentown, PA 18104

Description of Request: This funding will be used to expand civic engagement and undergraduate service learning by leveraging Muhlenberg College resources to address issues related to health, housing, economic development and urban education to serve approximately 700 local residents.

**EARMARK DECLARATION**

**HON. J. RANDY FORBES**

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 10, 2009*

Mr. FORBES. Madam Speaker, I am submitting the following information regarding an earmark I received as part of H.R. 3288, Consolidated Appropriations Act, 2010.

Requesting Member: J. RANDY FORBES

Bill Number: H.R. 3288

Account: Commerce—Justice—Science  
Legal Name of Requesting Entity: City of Suffolk Police Department

Address of Requesting Entity: 120 Henley Place, Suffolk, VA 23434

Description of Request: Provides \$70,000 for the Suffolk Police Department Technology Enhancement Initiative within the COPS Technology Program.

**HONORING THE FIRST UNITED  
METHODIST CHURCH OF PEORIA**

**HON. AARON SCHOCK**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 10, 2009*

Mr. SCHOCK. Madam Speaker, I rise today to honor the First United Methodist Church of Peoria. For 17 years First United Methodist has partnered with Irving Primary School to present a variety of services to students from low income families. Bear Buddy Ministry volunteers provide reading and tutoring services to Irving 250 students in second, third, fourth and fifth grade. Bear Buddy Ministry volunteers visit Irving weekly and serve over half of the 353 students who attend Irving.

First United Methodist sponsors a Fine Arts Ministry which partners Irving students with artists from Bradley University and the Peoria Art Guild so Irving students can have a chance to participate in artistic opportunities using visual arts, pottery, writing and photography resources.

The Community Ministry also supports a children's choir which has grown to 52 members in recent years. First United Methodist transports the young vocalists to all of their concerts and civic engagements, including performances at Peoria City Council meetings.

First United Methodist proudly backs a soccer program in Morton, Illinois for Irving students which lasts six to eight weeks. The soccer program gives students proper exercise and shows them the importance of teamwork. First United Methodist members have also built two Habitat for Humanity homes for families of Irving School students. These successes have led First United Methodist to explore future partnerships with Lincoln Middle School and the Peoria Alternative High School. The First United Methodist Church-Irving Primary School partnership is a model relationship which works together to provide a better future for the children of Peoria District 150. I congratulate First United Methodist Church of Peoria for 17 years of quality ministry to the students and families of Irving Primary School. I look forward to many more years of this great partnership which furthers the education of our students. Thank you and I yield back the balance of my time.

**A TRIBUTE TO GRETCHEN PUSCH**

**HON. EDOLPHUS TOWNS-**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 10, 2009*

Mr. TOWNS. Madam Speaker, I rise today in recognition of Gretchen Pusch.

Flutist Gretchen Pusch made her Carnegie Recital Hall debut as winner of the Artist International Competition. She has appeared frequently in recitals and as concerto soloist in North America, Europe and Asia. A member of the Dorian Wind Quintet, she has also collaborated in chamber music concerts with Peter

Schickele, Anthony Newman, Maxence Larrieu and Paula Robison, among others. Ms. Pusch has performed with the American Symphony, American Composers Orchestra, Brooklyn Philharmonic, New Jersey Symphony and Philharmonia Virtuosi.

Ms. Pusch has been heard on radio, television and recordings for Composers Recording Inc., Panasonic, Summit, Innova, Mode and Windham Hill. Formerly on the faculty of Rutgers University, Ms. Pusch currently serves on the flute faculty of the Juilliard School's Music Advancement Program and the International Festival Institute at Round Top and is a teaching artist for The Academy (a joint program of Carnegie Hall, the Juilliard School and the Weill Music Institute). She is a graduate of Boston University and studied with Julius Baker, James Pappoutsakis and Keith Underwood.

Madam Speaker, I urge my colleagues to join me in recognizing Gretchen Pusch.

## WALL STREET REFORM AND CONSUMER PROTECTION ACT OF 2009

SPEECH OF

**HON. CHAKA FATTAH**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, December 9, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration of the bill (H.R. 4173) to provide for financial regulatory reform, to protect consumers and investors, to enhance Federal understanding of insurance issues, to regulate the over-the-counter derivatives markets, and for other purposes:

Mr. FATTAH. Madam Chair, I rise in strong support of H.R. 4173, the Wall Street and Consumer Protect Act of 2009. The bill proposes to address the financial crisis brought on by the financial industry by crafting a comprehensive set of measures that will modernize America's financial regulations and hold Wall Street accountable. A myriad of issues, from predatory lending to unregulated derivatives, are contained in the bill to prevent conditions that led to last year's financial meltdown.

The legislation being considered today outlines many of the egregious industry practices that marked the subprime lending boom, and it would ensure that mortgage lenders make loans that benefit the consumer. H.R. 4173 establishes a simple standard for all home loans, mandating that institutions must ensure borrowers have the ability to the loans they are sold. In addition, the bill prohibits the financial incentives for subprime loans that encourage lenders to steer borrowers into more costly loans, including the bonuses known as "yield spread premiums," which lenders pay to brokers to inflate the cost of loans. Many homeowners in the current mortgage crisis received were steered into more expensive loans than they qualified for. The bill limits the prepayment penalties charged to borrowers who wish to get out of their loans and refinance on more affordable terms.

Implementing laws to correct the failures that led to the economic conditions that created the worse financial crisis since the Great Depression is important in ensuring the ensuing calamity that transpired after the collapse

of the financial markets. Nevertheless, the Chairman's inclusion of a mortgage foreclosure assistance provision in the Chairman's Manager's Amendment brings to light one of the least discussed causalities of the financial disaster. Many homeowners now find they are unable to meet their financial obligations due to the severe recession caused by the unbridled greed and recklessness of many financial services institutions.

On numerous occasions, President Obama declared the road to recovery must begin with correcting the damaged housing market by providing people the tools necessary to keep their homes and prevent foreclosure. According to a recently released report by RealtyTrac, a realty company that maintains a comprehensive national database of pre-foreclosure and foreclosure properties, nearly 400,000 properties received foreclosure filing in August 2009. Though number of filings decreased less than one percent from the previous month, the overall number of foreclosure filings is nearly 18 percent higher than the previous year. More strikingly, the report also indicates 1 in every 357 properties used for housing are under threat of foreclosure.

Although not all homes in the foreclosure process will end in a foreclosure completion, an increase in the number of loans in the foreclosure process is generally accompanied by an increase in the number of homes on which a foreclosure is completed. According to the Mortgage Bankers Association, about 1 percent of all home loans were in the foreclosure process in the second quarter of 2006. By the second quarter of 2009, the rate had quadrupled to over 4 percent.

Traditionally, housing is considered a relatively safe investment that allows for the possibility for a high rate of return. Rapidly rising home prices reinforced supported this view. During the rapid of expansion of housing in the early part of this decade, many people decided to buy homes or take out second mortgages in order to access their increasing home equity. Furthermore, rising home prices and low interest rates contributed to a sharp increase in people refinancing their mortgages. For example, between 2000 and 2003, the number of refinanced mortgage loans jumped from 2.5 million to over 15 million. In 2006 and 2007, the value of housing dropped precipitously, which triggered an unexpected increase in the number of homeowners that were delinquent on their mortgages payments and facing foreclosure.

Mortgage foreclosures are very costly to both the foreclosed homeowner and the mortgage lender. Lenders suffer revenue losses from uncollected interest on delinquent loans, as well as unrecoverable origination costs and fees. Though loans that are insured under the Federal Housing Act mitigates losses to lenders to a certain extent, foreclosures cost the lending industry approximately \$32,000 for every home that is in foreclosure proceedings since foreclosed properties are often sold below market value.

Losing a home to foreclosure can have a number of negative effects on a household. For many families, losing a home means losing the household's largest store of wealth. Furthermore, foreclosure can negatively impact a borrower's creditworthiness, making it more difficult for him or her to buy a home in the future. Finally, losing a home to foreclosure can also mean that a household loses

many of the less tangible benefits of owning a home. Research has shown that these benefits include increased civic engagement that results from having a stake in the community, and better health, school, and behavioral outcomes for children.

In addition, many homeowners experience difficulty finding a place to live after losing their home to foreclosure. Many will become renters. Nevertheless, some landlords may be unwilling to rent to families whose credit has been damaged by a foreclosure, limiting the options open to these families. There can also be spillover effects from foreclosure on current renters. Renters living in units facing foreclosure may be required to move, even if they are current on their rent payments. As more homeowners become renters and as more current renters are displaced when their landlords face foreclosure, pressure on local rental markets may increase, and more families may have difficulty finding affordable rental housing. Some observers have also raised the concern that a large increase in foreclosures could increase homelessness, either because families who lost their homes have trouble finding new places to live or because the increased demand for rental housing makes it more difficult for families to find adequate, affordable units.

A concentration of foreclosures will negatively impacts communities, not just homeowners facing foreclosure. Many foreclosures in a single neighborhood may depress surrounding home values. If foreclosed homes stand vacant for long periods of time, they can attract crime and blight, especially if they are not well-maintained. Concentrated foreclosures also place pressure on local governments, which can lose property tax revenue and may have to step in to maintain vacant foreclosed properties.

Unforeseen events can happen to all people, in all communities. Unexpected medical expenses, sudden unemployment, and divorce are only some of the myriad of unforeseen circumstances that can create financial instability for hardworking homeowners. Such hardships are frequently cited as significant contributing factors that hinder a homeowner's ability to maintain timely mortgage payments, ultimately resulting in dramatically higher rates of mortgage foreclosure. Homeowners in America face the added pressure of simultaneously handling the financial burdens of unforeseen events and their mortgage obligations.

Making Home Affordable, the new Obama plan which requires lenders to modify mortgages, is a good idea that is off to a slow start as lenders have yet to gear up for or aggressively seek modifications to those eligible. Foreclosures caused by unemployment are becoming a greater and greater portion of the foreclosure problem. Estimates are that 5.5 million homes will enter foreclosure in 2009 and 2010.

In Pennsylvania, a major state initiative to combat family-devastating foreclosures has been operating with success for more than a quarter-century, enacted in the wake of the severe recession of 1983. The Homeowners Emergency Mortgage Assistance Program (HEMAP) has provided loans to over 43,000 homeowners since 1984 at a cost to the Keystone State of \$236 million. Assisted homeowners have repaid \$246 million to date which works out to a \$10 million profit for the state after 25 years of helping families keep their homes.