

# EXTENSIONS OF REMARKS

## HOMEBUYERS ASSISTANCE ACT

SPEECH OF

### HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, October 7, 2015*

Ms. JACKSON LEE. Madam Speaker, I rise today in strong opposition to H.R. 3192, the Homebuyers Assistance Act, which would delay, until February 1, 2016 enforcement of the Consumer Financial Protection Bureau's (CFPB) integrated rule regarding disclosures that mortgage lenders must provide to homebuyers.

I oppose this legislation for two principal reasons.

First, H.R. 3192 contains a provision that hurts homeowners by removing their private right of action for violations of the CFPB's Truth in Lending Act—RESPA Integrated Disclosure (TRID) regulations.

Second, I oppose the legislation because it is unnecessary since the CFPB has previously announced its intention to take into account good faith efforts by lenders in evaluating compliance by lenders with the TRID regulations.

Madam Speaker, it should be noted that CFPB gave the mortgage industry approximately two years notice to implement the new disclosure requirements, and this past summer extended that deadline until October 3, 2015.

H.R. 3192 would revise the effective date for the Know Before You Owe rule to February 1, 2016, and would shield lenders from liability for violations for loans originated before February 1 so long as lenders made a good faith effort to comply.

In extending the effective date of the Know Before You Owe rule by an additional 4 months, H.R. 3192 unnecessarily delays implementation of important consumer protections designed to eradicate opaque lending practices that contribute to risky mortgages and hurt homeowners by removing their private right of action for violations, and undercuts the Nation's financial stability.

The delay of enforcement harms consumers by encouraging some lenders to attempt to evade the new rule and reduces the incentive to comply promptly.

Having witnessed the economic and financial devastation inflicted on the economy, business, and households in 2008 resulting from inadequate oversight of the financial industry, we simply cannot afford to repeat that mistake.

I urge my colleagues to vote to protect consumers and homebuyers from predatory and unfair lending practices by voting against H.R. 3192.

## RECOGNIZING MATSUMOTO AS 2015 NONPROFIT LEADER

### HON. JARED HUFFMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 8, 2015*

Mr. HUFFMAN. Mr. Speaker, I rise today to congratulate Elizabeth Matsumoto, who is honored by the Northern California Association of Nonprofits with the 2015 Nonprofit Leader Achievement Award, a recognition she richly deserves.

Elizabeth's commitment to improving the lives of those in need in Humboldt County is noteworthy. Through her work with Housing Humboldt, she has touched numerous lives by increasing access to quality, safe, and affordable housing for lower and moderate-income individuals, families and seniors—a much-needed resource in this rural region.

While obtaining her Environment and Community Master's degree from Humboldt State University, Ms. Matsumoto joined Housing Humboldt in 2003, working on the development of the county's first community land trust homes. Since then she has been integral to the completion of 22 community land trust homes, which provide a unique opportunity for affordable home ownership. She continues to assist with resale and refinancing to keep these homes affordable. Elizabeth's technical expertise and leadership also made it possible for Housing Humboldt to continue to manage and improve 105 affordable apartments throughout the county.

During periods of organizational transition, Elizabeth Matsumoto stepped up to provide stability and guidance as interim executive director, development director, and now as co-executive director while seeing large-scale housing projects through to completion. Most recently, she led the development of the county's first permanent supportive housing complex, which opened in September to serve chronically homeless and extremely low income individuals, including supportive services such as case management to help keep people housed. She forged multiple partnerships and creatively leveraged millions of dollars in investments to bring this dream to fruition.

In addition to her work with Housing Humboldt, Elizabeth Matsumoto has shared her talents with the community through the Humboldt League of Women Voters Board of Directors, Humboldt Tri-Kids Triathlon Organizing Committee, and the Community Gifts Committee for the Alzheimer's Center. She balances her service with being a mom to two young children and enjoying activities such as running, mountain biking, and playing soccer.

Mr. Speaker, Elizabeth Matsumoto's commitment to improving access to safe and affordable housing is commendable and worthy of recognition. I urge my colleagues to join me in extending our congratulations to her.

## PERSONAL EXPLANATION

### HON. LAMAR SMITH

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 8, 2015*

Mr. SMITH of Texas. Mr. Speaker, on October 7, 2015, I was unable to vote on H.R. 3192, the Homebuyers Assistance Act, introduced by Rep. FRENCH HILL. I would have voted in support of final passage of H.R. 3192, roll call No. 540, had I been present.

Additionally, I would have voted in support of H. Res. 461, roll call No. 538, to establish a select investigative panel on the Energy and Commerce Committee, introduced by Rep. FRED UPTON.

## CONGRATULATING NEW HAVEN HIGH SCHOOL ON THEIR RECOGNITION AS A NATIONAL BLUE RIBBON SCHOOL

### HON. BLAINE LUETKEMEYER

OF MISSOURI

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 8, 2015*

Mr. LUETKEMEYER. Mr. Speaker, I rise today to ask my colleagues to join me in congratulating New Haven High School on their recognition as a National Blue Ribbon School for 2015 from the U.S. Department of Education.

This award is based on a school's overall academic excellence or progress in closing achievement gaps among student subgroups. As one of only 285 public schools receiving national recognition, New Haven High School's administration, teachers, and students have shown dedication and commitment to hard work that contributed to receiving this award. It is evident that New Haven High School represents excellence within the school and also with the surrounding community.

I ask you to join me in recognizing New Haven High School for a job well done.

## CELEBRATING SENATOR AKAKA'S 91ST BIRTHDAY

### HON. MARK TAKAI

OF HAWAII

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 8, 2015*

Mr. TAKAI. Mr. Speaker, today I wish to address the House to say Happy Birthday to a selfless public servant, Senator Daniel K. Akaka. As we celebrate his 91st birthday, let us look back on a few of his numerous accomplishments as a Soldier, teacher and as a Member of Congress.

Born on September 11, 1924 in Honolulu, Hawaii, Senator Akaka has worked ever since as a dedicated civil servant to Hawaii and the United States. During World War II, he served

● 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.

in the U.S. Army Corps of Engineers. After his military service, he earned his bachelor's degree in education at the University of Hawaii.

As a school teacher and principal, he encouraged the use of the Native Hawaiian language and culture in schools and worked tirelessly to create some of the first Head Start programs in the State. The education of children, especially the Native Hawaiian children, was extremely important to him because he knew that increasing access to opportunity would improve educational outcomes among children.

First elected to the U.S. House of Representatives in 1976, he served there for 14 years until he was elected to the Senate, where he served until he retired in January 2013. Senator Akaka fought endlessly to advocate on behalf of Hawaii, particularly Native Hawaiians, and his work on the Veteran's Affairs Committee combating PTSD and unemployment among Soldiers has had a profound impact on our country.

His commitment to a lifetime of public service in the military, as a teacher and as a United States Senator should be an inspiration and motivation to us all.

We wish Senator Akaka the best for the coming year. Happy Birthday (Hau'oli lā hānau), Senator Akaka.

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PAYING TRIBUTE TO THE HEROIC ACTIONS OF CHRIS MINTZ

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**HON. RICHARD HUDSON**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 2015

Mr. HUDSON. Mr. Speaker, I rise today to pay tribute to Chris Mintz—an Army veteran who answered the call when our nation needed him and again when a heartless gunman threatened a community in Oregon.

As a high school football star from North Carolina and a 10-year army Veteran, Chris is known as a tough guy. According to those who know him best, he's always one to "cowboy up."

And one week ago, on October 1, Chris did more than that. He didn't wake up planning to be a hero, but that's what he became.

When he heard gun shots at his school, he ran towards them, pulling fire alarms and fighting to save others. With dogged determination, he fought to block the shooter from entering a classroom and was shot seven times.

It's clear his incredible bravery and selfless actions saved lives and prevented a far worse tragedy. I applaud Chris for his integrity, self-sacrifice and valor in the face of such evil, and my wife Renee and I send our thoughts and prayers to him and his loved ones.

Mr. Speaker, I would ask my colleagues, as we continue to mourn the dead in Oregon, let's put politics aside and take heart in the heroic acts of this American hero. Chris Mintz deserves our utmost gratitude and respect. Let's give it to him.

IN RECOGNITION OF THE HEROIC ACTS OF MR. SAMUEL SELL

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**HON. DAVID P. JOYCE**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 2015

Mr. JOYCE. Mr. Speaker, I would like to recognize Samuel Sell of Bainbridge Township, Ohio for his heroic actions on September 13, 2015. Samuel was fishing with his cousin at the LaDue Reservoir when he observed an occupied vehicle go into the water, trapping the driver inside. When no one got out of the car, Samuel swam 100 feet toward the car while he asked his cousin to call 911 immediately. He brought a fishing knife out with him to help free the passenger, which he then gave to the emergency responders when they reached the car. Due to his quick thinking and heroic bravery he helped save a man's life. Along with all of the residents of the 14th Congressional District, I commend him for his actions and wanted to record his feat so that it is enshrined for all future generations.

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HONORING OCTOBER 8TH AS NATIONAL HYDROGEN AND FUEL CELL DAY

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**HON. CHARLES W. DENT**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 2015

Mr. DENT. Mr. Speaker, I rise to introduce a House resolution expressing support for today, October 8th, as National Hydrogen and Fuel Cell Day.

Although we are just now developing and implementing new applications for hydrogen fuel cells, this technology has a long and proud history that goes back to the Apollo space missions.

Fuel cells utilize hydrogen without combustion to generate electricity in a way that is clean, efficient, and quiet.

Today, mobile and stationary fuel cell systems produce clean power for vehicles, forklifts, utilities, businesses, and homes.

Stationary fuel cells provide resilient back-up power sources for institutions that cannot afford to lose power, such as hospitals. They are increasingly being used as primary electrical sources as well.

Air Products and Chemicals, located in my district, is in the process of deploying 40 hydrogen fueling stations to support the recently announced rollout of hydrogen powered vehicles from several major auto manufacturers.

I have had the opportunity both to drive and fuel these vehicles, and I can say from experience that the process is safe, easy, and surprisingly unremarkable. It's just like driving a traditional car, except the only emission it produces is water.

In closing, I am proud to stand with the innovators of this growing industry as we recognize today as National Hydrogen and Fuel Cell Day.

TRIBUTE TO DAVID KEPLER

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**HON. JOHN R. MOOLENAAR**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 2015

Mr. MOOLENAAR. Mr. Speaker, I rise today to pay tribute to David Kepler, Chairman of the United Way's Alexis de Tocqueville Society, upon receiving the 2015 Distinguished Citizen Award.

A valued member of the community involved in many civic organizations, David Kepler joined the Dow Chemical Company in 1975. He went on to serve as Dow's Executive Vice President for Business Services, its Chief Information Officer and Chief Sustainability Officer. David is currently a board member of the Midland Baseball Foundation, Momentum Midland and chairman of the MidMichigan Innovation Center.

The Distinguished Citizens Award is given to an outstanding individual who shows consistent Scouting values and provides distinguished service to both youth and community. David lives in Sanford and has been a community leader who has had a positive impact throughout the region.

On behalf of the Fourth Congressional District of Michigan, I am honored today to recognize David Kepler for his service to the Boy Scouts of America and his contributions to the Midland community.

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IN HONOR OF MAYOR JOE BENNETT OF THOMASVILLE, NORTH CAROLINA

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**HON. RICHARD HUDSON**

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 2015

Mr. HUDSON. Mr. Speaker, I rise today to honor Joe Bennett, Mayor of the City of Thomasville, located in the 8th Congressional District of North Carolina. Mayor Bennett has been a tireless advocate for the people of Thomasville, and has fully earned the admiration and gratitude of his fellow North Carolinians.

A native of High Point, North Carolina, Mayor Bennett served the Duke Power Company for 36 years before retiring and pursuing a career in public service. After his retirement in 1998, Mayor Bennett ran for and was elected to the Thomasville City Council, where he served two terms before being elected Mayor of the City of Thomasville in 2003.

During his tenure, Mayor Bennett has made job creation and infrastructure development two of his highest priorities. After a period of rapid manufacturing and furniture building job loss in the area, Mayor Bennett was successfully able to bring jobs back to the city with the opening of a large manufacturing facility. Mayor Bennett also led a city-wide initiative, known as "Children at Play," designed to upgrade local playgrounds in order to combat childhood obesity. I have also been told that if there was a celebration in the city of Thomasville, whether it is a large parade, a small church ceremony, or an individual's 100th birthday celebration, Mayor Bennett was there with a smile on his face.

In addition to his service as Mayor of Thomasville, Mayor Bennett has earned his title as