

## EXTENSIONS OF REMARKS

### SUPERSTORM SANDY RELIEF AND DISASTER LOAN PROGRAM IM- PROVEMENT ACT OF 2015

SPEECH OF

**HON. TOM COLE**

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mr. COLE. Mr. Speaker, I rise today in support of H.R. 208. Again, I want to again thank and recognize the support and assistance of both Chairman CHABOT and Ranking Member VELÁZQUEZ for including back in July my legislation, H.R. 2397, the Tornado Family Safety Act of 2015 as part of this legislation.

The Small Business Administration is currently afforded the authority to issue physical disaster loans for 120 percent of the value of property destroyed but not covered by insurance. The purpose of the additional 20 percent is so that individuals and business can modify structures to reduce damage from future disasters. In Oklahoma, the threat of tornadoes is ongoing, and we are always in between tornadoes. Planning is essential in order to mitigate against damage and loss of life. This is why the legislation I introduced, The Tornado Family Safety Act of 2015, was included in the House bill in July.

This section would allow those affected by disasters to use SBA disaster loans to build safe rooms as a mitigating measure against future similar disasters. It reinforces the intent of Congress that already exists in statute—The SBA should already be including the construction of safe rooms as a use for physical disaster loans because it is mitigating measure. The SBA's existing interpretation of existing language in the Small Business Act is incorrect.

Because of misinterpretation of this section previously, the SBA should now understand that physical disaster loans can also be used for other types of storm shelters as well, including, but not limited to structures that protect occupants from not only tornadoes, but from other natural disasters such as hurricanes, floods and wildfires.

The Senate Amendment makes modifications to the House-passed bill. Specifically, it requires safe rooms or similar storm shelters eligible for disaster loans under the bill to be constructed according to applicable standards issued by the Federal Emergency Management Agency.

It is important to note that loans may not be used to upgrade homes or make additions unless as required by local building codes and secondary or vacation homes are not eligible for these loans. The SBA does not duplicate insurance claim payments. Generally, loans are made over 30 years and interest rates are not more than 4 percent for those cannot obtain credit elsewhere and for those that can obtain alternative credit, the rate does not exceed 8 percent for the loan.

While local and state governments have an obligation to meet the increase in shelter de-

mand, the construction of the shelters is expensive. Under guidelines from the Federal Emergency Management Agency (FEMA) and the International Code Council (ICC), a safe room should withstand 250 mph winds and the impact of a 15-pound plank hitting a wall at 100 mph, according to the Insurance Institute for Business and Home Safety.

Safe rooms designed to the FEMA and ICC standards are recommended for both tornadoes and hurricanes. For individual homes, a safe room could range anywhere from \$3,000 to \$12,000.

For anyone who has experienced Mother Nature's most indiscriminate and unpredictable tenors, you can truly understand the extent to which they devastate lives and property.

Again, Mr. Speaker, I support the Senate amendment which makes minor modifications to language in the House-passed bill and adds provisions of S. 1470, the Recovery Improvements for Small Entities (RISE) After Disaster Act of 2015, to the House-passed version.

As I have stated before on the floor of the House, I hope every Member reflects on the situation of our fellow Americans during a time of crisis or disaster. While we may hope that our communities remain peaceful and safe from crisis; we certainly must support those that do not escape such natural and man-made calamities.

### EQUITY IN GOVERNMENT COMPENSATION ACT OF 2015

SPEECH OF

**HON. EDWARD R. ROYCE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, November 16, 2015*

Mr. ROYCE. Mr. Speaker, I strongly support the Equity in Government Compensation Act.

This bill is based on legislation I authored which passed out of the House Financial Services Committee by a vote of 57 to 1 earlier this year. Similar text was approved by the Senate unanimously.

This legislation will eliminate multi-million dollar salaries for the CEOs of taxpayer-bailed out and taxpayer-backed Fannie Mae and Freddie Mac, payouts that are an affront to the American people.

To the naysayers that claim that the GSEs have already "repaid" the taxpayers for their bailouts, I asked Treasury Secretary Jack Lew about this very theory.

He responded clearly that that "the risk [for Fannie and Freddie] is being borne by taxpayers on an ongoing basis and the conservatorship is not over."

The quantifiable toll taken by the financial crisis and the GSEs' actions on the American people is staggering: over 4 million Americans lost their homes; 8.8 million Americans lost their jobs; and \$19.2 trillion was lost in household wealth.

We have a duty and obligation to our constituents to protect them from a return to the

GSEs' pre-crisis model of private gains and public losses.

To those who discuss the need for GSE reform during debate of this bill, I say: I agree with you that it's time to put our housing system on a firmer foundation. I will put my record in support of reforming the GSEs up against that of any Member of Congress.

The status quo of Fannie Mae and Freddie Mac dominating 90% of the secondary mortgage market is unsustainable.

My ultimate goal is still comprehensive housing finance reform that brings private capital into the system to eliminate the boom-and-bust cycle that wreaked havoc on the American economy; a task that takes on all the more urgency as Fannie and Freddie slip into the red and invite new taxpayer bailouts.

However, this bill is about CEO pay today at the GSEs, not what we want them to look like tomorrow.

Four million dollar a year salaries at the GSEs are simply symptoms of a disease. While we work on finding a cure, we should treat the patient. This bill will do just that.

Mr. Speaker, I thank the gentleman from Texas for his leadership on this issue as Chairman of the Financial Services Committee, the gentleman from New Jersey for his support on this bill, and the senior Senator from Louisiana for his quick action.

### RECOGNIZING WORLD WAR II VET- ERAN LEO BATES OF BANGOR TOWNSHIP, MI

**HON. DANIEL T. KILDEE**

OF MICHIGAN

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Mr. KILDEE. Mr. Speaker, I ask the United States House of Representatives to join me in recognizing World War II Veteran Leo Bates of the 93rd Bombardment Group.

Mr. Bates joined the United States Army Air Corps in 1942, shortly after his graduation from high school. He served valiantly for three years as a radio operator, where he flew 30 missions across Europe. It is my honor to recognize the veterans of World War II and their families for their patriotism and sacrifice.

While this Veterans Day presents a clear opportunity to remember the sacrifices of our veterans, I want to make sure our nation does not forget their exemplary commitment to service and democracy. Mr. Bates shares this passion, which he incorporates by crafting and selling beautiful walking sticks to support fellow veterans. Along with his walking sticks come some incredible war stories, which he plans to share at Bay Area nursing homes this Veterans Day.

It is my honor to represent many of the fine men and women who served our country, such as Leo Bates, and my duty to respectfully preserve their memories with the same dedication with which these veterans defended our freedoms.

• 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.

Mr. Speaker, I applaud all American veterans, and particularly Leo Bates and extend my deepest appreciation to them for their years of service to our great country.

CELEBRATING THE LIFE OF MRS.  
JUDITH DAVIS WHITACRE

**HON. SUZAN K. DeIBENE**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Ms. DELBENE. Mr. Speaker, I rise today to celebrate the life of my aunt, Mrs. Judith Davis Whitacre.

Judy was born on today's date in 1936 in Cleveland, Ohio—the third daughter of Ruth and Powell Davis. She passed away on Thursday, October 29.

She was a loving mother, grandmother, and wife, and she constantly placed people at the top of her priority list.

Through her life, she was a Head Start volunteer teacher, Northwest Opportunity Center volunteer driver, Dryden School PTA volunteer tutor, Cub Scout Den Leader & coordinator for Pack 129, and volunteer at the homeless shelter PADs.

She also gladly helped out at church. Whether as church school teacher, couples group presidents with Jock, Elder, kitchen coordinator, or hand bell choir member, Judy was always willing to spend her time serving others.

She enjoyed sailing, crafts, and traveling, but most of all she loved people. Judy will be remembered for putting others before herself and as a committed volunteer whose dedication has touched so many in her community. My heart goes out to Jock, Harold, and Tammy, Gregory and Kathleen, and their kids.

RECOGNIZING PATRICIA “PATTY”  
GARBARINO AS BUSINESSWOMAN  
OF THE YEAR

**HON. JARED HUFFMAN**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Mr. HUFFMAN. Mr. Speaker, I rise today to congratulate Patricia “Patty” Garbarino, who was chosen by the San Rafael Chamber of Commerce as the Women of Industry Business Leader for 2015. As President of the Marin Sanitary Service (MSS), Ms. Garbarino's business acumen, institutional knowledge, and commitment to conservation have impacted tens of thousands of lives in Marin County.

Ms. Garbarino has been a role model for women in our community, successfully running her family business in a traditionally male-dominated industry. Founded in 1948, MSS today employs three generations of Garbarinos, and serves more than 30,000 residential and commercial clients in San Rafael and surrounding areas. Along with their curbside service, the company accepts and processes hazardous and non-hazardous materials on-site, and has been an industry leader for recycling programs nationwide. Today, MSS recycles nearly three-quarters of the waste it collects, in large part due to Ms. Garbarino's oversight.

Ms. Garbarino's savvy leadership and environmental stewardship have made a lasting impact in Marin County. Not only does she manage MSS with intelligence and integrity, but she continues to be an active and valued member of our community. Ms. Garbarino has served on the Marin County Planning Commission, Marin County Office of Education Board, and Marin Conservation League board, among others, and continues to exemplify citizenship and compassion with her dedication to our community.

Mr. Speaker, Patty Garbarino's impressive accomplishments and leadership have left a lasting impact in San Rafael and beyond. I urge my colleagues to join me in extending our congratulations to her on this recognition.

RECOGNIZING MS. ELIZABETH  
HUCKABONE FOR HER OUT-  
STANDING COMMITMENT TO THE  
BUFFALO COMMUNITY

**HON. BRIAN HIGGINS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Mr. HIGGINS. Mr. Speaker, I stand before you today to recognize and honor Ms. Elizabeth Huckabone on her retirement after serving 39 years as President and Chief Executive Officer of Belmont Housing Resources of Western New York. Ms. Huckabone dedicated her career to improving the lives of those less fortunate in her community.

Her strong commitment to ensuring access to affordable housing in the city of Buffalo as well as Erie County led to her role as one of the co-founders of Belmont Housing Resources of Western New York. Since 1977, Belmont has offered more than one hundred thousand low-income households critical rental assistance. Under Ms. Huckabone's leadership, Belmont has expanded its services over the decades to include management and development of affordable rental housing properties, as well as counsel on tenants' rights, homeownership, and mortgage default mitigation.

A graduate of the State University of New York College at Buffalo, Ms. Huckabone was previously a director of the Erie County Fair Housing Partnership, National Leased Housing Association and the Elmwood Franklin School. Ms. Huckabone's dedication and determination has been recognized as a recipient of the National Association of Home Builders Property Manager Merit Award and the National Conference for Community and Justice Award. Most recently and deservedly so, this tireless champion of fair housing was awarded the 2015 LISC Buffalo Community Builder Award in recognition of her remarkable career.

I am pleased to add my congratulations on her retirement and deep appreciation for her significant contributions as family, friends and colleagues gather together on November 23 to honor Elizabeth Huckabone's visionary leadership. It is anticipated that in her unassuming way, she will acknowledge Belmont's dedicated and talented staff, its inclusive culture, and the many community collaborations forged in order to increase the agency's impact on behalf of the people it serves. But for all who know her, admire her and will miss her, we simply say thank you for all you have done to

help those in need to find a place to call home.

Mr. Speaker, thank you for allowing me a few moments to recognize Ms. Elizabeth Huckabone. I ask that my colleagues join me in congratulating Ms. Huckabone for her selfless commitment to public service. Her desire to build a better future for Buffalo has uplifted countless families in need and underscores the compassion held deeply by Western New Yorkers.

HONORING PASTOR LARRY  
THOMPSON

**HON. LOIS FRANKEL**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Ms. FRANKEL of Florida. Mr. Speaker, I rise today to congratulate Pastor Larry Thompson for his 21 years of excellence as the pastor of the First Baptist Church of Fort Lauderdale and his dedication to his community.

Pastor Thompson is the longest serving pastor at the First Baptist Church, and his commitment to his congregation and community is commendable. The congregation of the First Baptist Church has become more diverse during his tenure, which is a lasting legacy for the community. He has inspired people around the world by broadcasting his services online. His sermons have been viewed in more than 90 countries and are translated into Creole, Spanish, Portuguese, and Romanian.

In honor of his retirement and years of service to his community, I am pleased to recognize Pastor Thompson and wish him the best in his future endeavors.

HONORING AURORA CHIEF OF POLICE  
GREGORY THOMAS UPON  
HIS RETIREMENT

**HON. BILL FOSTER**

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, November 17, 2015*

Mr. FOSTER. Mr. Speaker, I rise today in honor of Chief Gregory Thomas of the Aurora Police Department. With a long and illustrious career serving the citizens of Aurora and the community, starting as a cadet in 1978 and culminating in Chief of Police in 2008, Chief Thomas has distinguished himself as a valuable and dedicated member of the Aurora community.

Chief Thomas has had a prestigious and long career, having worked in the Patrol Division, Criminal Investigation Division, and Administrative Services Division of the Aurora Police Department. Chief Thomas was assigned to the Field Training Program, Special Response Team, Employee Review Board, and Investigative Deadly Force Team.

As Chief of Police, Chief Thomas presided over a vast reduction in crime throughout the city and was always available to discuss matters with the community. Over the course of his career, Chief Thomas has received numerous awards including the Kendall County Medal of Valor, the Exchange Club of Aurora Police Officer of the Year, and has been nominated as the Kane County Officer of the Year.