

donor transplant in 1979. At that time, there was no centralized listing of potential marrow donors. Instead, there were a few small, community-based listings of possible donors, many developed around the plight of a patient like Laura, suffering from leukemia.

Although Laura was fortunate enough to find an unrelated matched donor, she lost the battle to leukemia. Her father, however, never gave up the fight and one day in 1986 we met here in the halls of the U.S. Capitol, both on a quest to achieve the same goal—the establishment of a national bone marrow registry.

Together with Adm. Elmo R. Zumwalt, Jr., whose family like that of Bob Graves was touched by the need for a bone marrow donor, we found an interest in this project with the U.S. Navy. By providing a small appropriation in 1986, we gave birth to a national registry, to honor all those such as Laura Graves who inspired us to find a way to save lives. Bob Graves became the first chairman of the board for the National Marrow Donor Program and during its formative months played a major role in its organization and in its activation.

Today, 10 years later, it is with great pride that I report the National Marrow Donor Program is a true success story. With more than 2.5 million volunteers in the national registry, we proved many people wrong, including a former Director of the National Institutes of Health, who told the three of us that we would never be able to find more than 50,000 people willing to sign up for such a national program.

Bob Graves was a plain spoken but focused man who devoted a good part of his life to helping others. He not only worked the Halls of Congress and the Colorado State Legislature, but traveled the world to recruit foreign nations to be partners with the national registry. In large part through his efforts, we now have agreements with 14 other countries, which allows bone marrow to cross international borders on a regular basis.

To honor Bob and Laura Graves, the board of the National Marrow Donor Program, established the Laura Graves Award, given annually to an individual who has contributed greatly to saving lives through advancing unrelated bone marrow transplantation. My wife Beverly and I are honored to have been a recipient of this award, which is displayed prominently in my office. It is a constant reminder of Dr. Robert C. Graves, who we were blessed to know as partner in our quest to save lives, and as a true friend.

Mr. Speaker, my deepest sympathy goes out to his wife Sherry and his children. They can be consoled by knowing that Bob touched the lives of more people throughout the world than he would ever know. Many of those people owe their lives today to this crusading rancher from Fort Collins, CO who had a vision and never would be deterred until he fulfilled that vision and a promise to his daughter.

INTRODUCTION OF THE DISTRICT OF COLUMBIA TAX REVENUE NONDISCRIMINATION ACT OF 1997

HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 27, 1997

Ms. NORTON. Mr. Speaker, today I introduce the District of Columbia Tax Revenue Nondiscrimination Act of 1997, a bill which would remove congressionally established tax

exemptions that prevent the District of Columbia from taxing favored special interests within its borders. The bill targets 36 organizations, without regard to political affiliation or influence, which have been given property or income tax breaks on an ad hoc special interest basis.

Congress granted each of these tax exemptions prior to home rule—many in the 19th century—when Congress governed the District and freely allowed tax breaks for Members' favorite special interests. My bill would remove these prehome rule exemptions.

Removing these congressionally mandated tax exemptions will not solve the District's financial crisis, but will correct profound discrimination and inequity at a time when the District is on its financial knees. Congress should no longer contribute to the District's financial crisis by denying it access to ordinary revenue. I urge my colleagues to pass the District of Columbia Tax Revenue Nondiscrimination Act and let Congress finally become a part of the solution to the District's financial crisis, rather than remaining a major contributor to the District's financial problems.

The following is a list of the 36 organizations covered by this bill: American Chemical Society, American Forestry Association, Brookings Institution, Medical Society of the District of Columbia, National Academy of Science, American Pharmaceutical Association, National Geographic Society, National Lutheran Home, American Association to Promote the Teaching of Speech to the Deaf, Disabled American Veterans, National Society of the Colonial Dames of America, Jewish War Veterans, Louise Home, Oak Hill Cemetery, Corcoran Gallery of Art, Luther Statue Association, Young Women's Christian Association, Young Men's Christian Association, Edes Home, General Education Board, Daughters of the American Revolution, National Society United States Daughters of 1812, National Society of the Sons of the American Revolution, American Legion, National Education Association, Society of the Cincinnati, American Veterans of WWII, Veterans of Foreign Wars, National Women's Party, American Association of University Women, National Guard Association of the United States, Woodrow Wilson House, American Institute of Architects, Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac), and Student Loan Marketing Association (Sallie Mae).

HOUSING COUNSELING ENHANCEMENT ACT

HON. JAMES A. TRAFICANT, JR.

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

Thursday, February 27, 1997

Mr. TRAFICANT. Mr. Speaker, today I am introducing the Housing Counseling Enhancement Act to help veterans stave off foreclosure and to keep their homes. I urge my colleagues to once again cosponsor and support this important legislation.

The bill, supported by such diverse groups as the Mortgage Bankers Association [MBA] and the National Federation of Housing Counselors, corrects a flaw in the Housing and Urban Development Act of 1968.

Under current law, borrowers with conventional loans and borrowers with loans backed by the Federal Housing Administration [FHA] receive notification informing them that housing counseling is available. The notification is

sent out by the lender when the account is 45 days delinquent and includes a 1-800 number that directs the borrower to the nearest housing counseling agency.

Shamefully, the law exempts from notification requirements veterans who receive loans backed by the U.S. Department of Veterans Affairs [VA]. My bill, which was approved by the House during the 103d Congress, will remove this exemption.

It is common knowledge that the housing counseling program administered by the U.S. Department of Housing and Urban Development [HUD] has helped to dramatically stave off foreclosures of FHA-backed loans. By working with individuals and families to avoid foreclosure and eviction, the program has saved the Federal Government \$6 for every dollar invested.

As such, I have worked to expand the reach of housing counselors. In 1989, I successfully extended the program to include those with conventional loans through enactment of the Emergency Homeownership Counseling [EHC] Program.

Although veterans can participate in the housing counseling program, they are still excluded from receiving notification. For the past two Congresses I have attempted to rectify this situation but to no avail. In 1993, my colleagues in the House approved of removing the exclusion, but the measure died in the Senate as part of an otherwise contentious Housing authorization bill.

Under my bill, the VA is still free to offer its own counseling services. In fact, my measure in no way impacts, burdens, or requires any involvement from the VA. Instead, my bill gives borrowers additional means to avoid a nightmare.

It should be pointed out, however, that HUD's notification process is more effective than the VA's because the VA does not notify the delinquent borrower until he or she is 105 days delinquent. As anybody who has faced foreclosure can attest, 90 days is already too late, let alone 105. Consequently, although the delinquency rate of HUD-backed loans is higher than VA-backed loans, the percentage of loans in foreclosure is nearly the same for both types. The notification process has also helped to work wonders for conventional loans, where the number of loans in foreclosure is less than 1 percent.

Housing counselors have urged me to help the roughly 3.5 million borrowers with VA-backed loans avoid foreclosure. I believe the Housing Counseling Enhancement Act is a step in that direction. The MBA has expressed, from a lender perspective, that the bill is economically sound because it helps to prevent costly foreclosures. In a letter of support to my office, the MBA wrote: "Counseling for veteran borrowers experiencing payment difficulties is a valuable tool in preventing foreclosures and we, respectfully, urge congressional approval of your bill."

We would be wise to heed MBA's input. With each foreclosure costing the Government an average of \$28,000, Congress can ill-afford not to adopt the bill.

Mr. Speaker, at times Congress passes spending programs that appear one-way in nature. We spend the money, but never see the benefits. Housing counseling, however, is a preventive program with a proven track record of helping homeowners avoid nightmarish and costly foreclosures.

Again, I urge my colleagues to sign on as a cosponsor to the Housing Counseling Enhancement Act.