

IRS administration, management and execution of IRS laws, which should help the agency run more effectively. Six of the nine members of this review board will come from the private sector with expertise in customer service, federal tax laws and organizational development. The remaining three members would be the Secretary of the Treasury, the IRS Commissioner and a representative from the National Treasury Employees Union (NTEU). Their goal will be to recommend options which will improve overall effectiveness in customer service.

I also want to highlight several provisions of the Conference Report which are aimed at protecting taxpayers rights. This bipartisan Conference Report now places the burden of proof on the IRS rather than the taxpayer in tax disputes that come before a U.S. Tax Court judge. This agreement also requires the IRS to make available to taxpayers clarifications, definitions and explanations on a variety of matters. Also falsification or destruction of documents, or violating the civil rights of a taxpayer will now result in the dismissal of the individual responsible, and will permit taxpayers to sue the government if any of these charges can be proven.

Often, I hear from my constituents that filing federal taxes is too complex, and as a former small business owner I agree that filing federal taxes is unnecessarily confusing and time consuming. The Conference Report addresses this concern by calling on the Secretary of the Treasury to establish an electronic commerce advisory group policy that promotes paper-less filing. Under the Conference Report, the advisory group will study ways to increase taxpayer use of electronic filing and work on a plan to meet the goal of 80 percent electronic filing by 2007. I am especially pleased that this tax simplification provision was included in H.R. 2676.

This bill, which requires the IRS to be more accountable to all taxpayers, is a step in the right direction. Let us move forward on the widespread agreements that exist to substantially reform the IRS. That is why I urge my colleagues to vote for passage of this Conference Report today.

**HOMEOWNERS PROTECTION ACT  
OF 1998**

SPEECH OF

**HON. BENJAMIN A. GILMAN**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, July 14, 1998*

Mr. GILMAN. Mr. Speaker, I rise today in support of the Homeowners Insurance Protection Act which will amend the Truth in Lending Act and stop the abusive practice of overcharging homeowners for private mortgage insurance.

Private mortgage insurance has given millions of Americans the opportunity to become homeowners. This is a valuable service that mortgage industry provides, however, most homeowners are unclear about their rights under this insurance. Many Americans believe that private mortgage insurance insures them, when in fact it insures the lender while the homeowner pays the premium. As the practice stands, homeowners who have paid off 20 percent of their loan no longer need the insurance, but they do not realize it and continue to pay the premium throughout the life of their mortgage. In some cases, 20 to 30 extra

years of payments. For an individual who pays \$350 per year on a 30-year mortgage, that can mean paying an extra \$7,000 to \$10,000 of unnecessary premiums.

This legislation will bring about two simple reforms. It will require full disclosure of a homeowners' right to cancel the insurance once they have down 20 percent on their home. It will also require the mortgage lenders to inform consumers at least once a year of their cancellation rights. Both of these requirements must be provided by the creditor at no extra cost to the consumer.

This bill will protect the rights of homeowners from overpaying unnecessary premiums while maintaining the important role of private mortgage insurance in promoting home ownership. Accordingly, I strongly urge my colleagues to join me in supporting this important legislation.

**COLUSA BASIN WATERSHED INTEGRATED RESOURCES MANAGEMENT ACT**

**HON. VIC FAZIO**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 15, 1998*

Mr. FAZIO of California. Mr. Speaker, as my colleagues know all too well, some of our most contentious public policy debates concern the management of natural resources. We have all spent many, many hours arguing over conflicting economic and environmental needs, especially in the West.

Fortunately, a new approach to natural resources management has emerged. It emphasizes compatibility rather than conflict. It relies on consensus to develop solutions. It seeks to provide multiple benefits to the environment and to urban and rural communities.

The Colusa Basin Watershed Integrated Resources Management Plan embodies this new approach. It is a comprehensive water management program that will provide flood protection and increase surface and groundwater supplies while enhancing wetland and riparian habitat for wildlife in a million-acre watershed in the Sacramento Valley of California.

I am pleased today to introduce the Colusa Basin Watershed Integrated Resources Management Act, which will authorize the Secretary of the Interior to participate in this innovative program.

Over many decades, devastating floods have repeatedly struck the Colusa Basin, resulting in the loss of life and costly damages to public and private property. In 1995, the Basin suffered an estimated \$100 million in flood damage. Flooding in early 1997 again caused serious losses, and today the region is counting the cost of flooding caused by recent storms.

Local authorities know that reducing peak storm flows is the key to preventing widespread damage. A few years ago, they began to bring together representatives of the agricultural and urban communities, environmental interests, and state and federal agencies to develop a plan that would control peak storm flows, increase water supplies and enhance the environment.

The initial plan was outlined in October 1993, a reconnaissance study was completed the following year, and a stakeholder's task force conducted a series of public workshops to identify goals for the program. What emerged from this collaborative process is a

plan for construction of several small-scale, environmentally-sound flood control and groundwater recharge projects. Site selection and environmental analysis for these projects are underway.

The legislation that I am introducing today will authorize the Secretary of the Interior to provide financial assistance to the program in the form of cost-sharing with local authorities. The Colusa Basin Watershed Integrated Resources Plan is strongly supported by local governments, and it is compatible with other federal environmental restoration and water management programs in the region.

Mr. Speaker, I urge my colleagues to join me in supporting this legislation.

“EVERYONE WINS WITH THE  
A.D.A.!”

**HON. BOB FILNER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, July 15, 1998*

Mr. FILNER. Mr. Speaker and colleagues, I rise to celebrate the eight anniversary of the Americans with Disabilities Act, the most sweeping nondiscrimination legislation since the Civil Rights Act of 1964. The Americans with Disabilities Act (A.D.A.) has opened doors for 49 million Americans, providing hope that they will one day achieve complete social and economic integration. To celebrate this achievement, hundreds of people will gather in San Diego's Balboa Park on July 25, 1998 as part of our region's Disability Independence Day.

The theme of the San Diego observance is apt—“Everyone Wins with the A.D.A.!” The A.D.A. has created jobs and ensured access to public buildings—basic human rights that should be guaranteed to all Americans. We have all benefited, now that people with disabilities can access the workplace, can shop at their local stores, and can visit museums and other public places. We no longer have to be ashamed, now that government buildings or health care centers are open to all citizens. And we can all feel protected—because any one of us could become disabled at any time.

Although Congress passed this historic law that prohibits discrimination against people with disabilities, the real heroes are the women and men who fought for the most basic rights in the years and decades before the A.D.A. was passed and those who have challenged the capacity of their communities' infrastructure since its passage. Disabled Americans continually demonstrate how successful people can be once barriers are knocked down!

The victory of the passage of the Americans with Disabilities Act belongs to thousands of disabled Americans in San Diego and all over the nation, who fought a courageous and commendable fight along with their families, friends and advocates. But the celebration belongs to all Americans because we now have the ability to celebrate together!

As a society with the promise of equal access for all, we must unite to root out areas where this promise is not yet a reality. In honor of Disability Independence Day, let us rededicate ourselves to ensuring that, truly, “everyone wins with the A.D.A.”