

EXTENSIONS OF REMARKS

THE HOMEOWNERS EMERGENCY MORTGAGE ASSISTANCE ACT

HON. LUIS V. GUTIERREZ

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 1998

Mr. GUTIERREZ. Mr. Speaker, I rise today to introduce legislation that will restore the dream of homeownership to middle- and low-income families.

Mr. Speaker, the sight is all too familiar in urban and rural America: boarded-up homes, abandoned lots, blighted communities. These sights demonstrate that the dream of homeownership is fleeting for some and that these dreams can become nightmares when financial hardship occurs. But what often goes unspoken in discussing this issue is the fact that some of these abandoned properties were purchased under Federal mortgage programs intended to help middle- and low-income Americans. This leads us to ask: what improvements can we make to Federal mortgage assistance programs so that people can keep their homes and live the American dream?

This is the goal of my legislation, the Homeowners Emergency Mortgage Assistance Act. This bill makes needed changes in the way the Federal Housing Administration (FHA) administers its mortgage guarantee program and will keep the dream of homeownership alive for people facing temporary financial difficulties. Under the bill, property owners who fail to pay their mortgage for two months, due to no fault of their own, would not be subject to immediate foreclosure. Often, homeowners cannot honor their mortgage payments because of factors beyond their control. For example, the FHA does not require inspections on homes it guarantees. After a home is purchased, serious structural dilapidation may be uncovered. In such cases, the home may be falling apart and the homeowner will not be able to both repair the damage and pay their mortgage. The home becomes unlivable and is foreclosed. This further blights the neighboring areas and ends the homeowner's dream.

To resolve this unfortunate situation, my bill would provide temporary mortgage assistance to homeowners in need for a period of no longer than 36 months. The assistance would have to be paid back to the FHA and would only be offered if FHA officials deem that the homeowner would be able to honor their mortgage obligations and pay back the emergency assistance after this time period.

Saving people's homes in this manner is a win-win proposition for the government, for the homeowners, the lenders and for the adjacent communities. As you know, the FHA guarantees 100 percent of mortgage loans provided by private lenders to middle- and low-income families under the National Housing Act. Yes, 100 percent. When a home is foreclosed, the FHA has to pay the lender the entire cost of the mortgage. As you can imagine, this is tremendously costly. It can also be avoided in many cases.

In such cases, temporary assistance can make all the difference for homeowners, allowing homeowners to pay for repairs and honor their mortgages. The FHA saves money because the temporary assistance they provide is far less costly than paying the full cost of the mortgage. In addition, the temporary assistance must be paid back thus recouping additional taxpayers' dollars. The lenders are equally satisfied because they are receiving their monthly assessments. And the community is preserved from blight that would otherwise reduce property values throughout the area. The Homeowners Emergency Mortgage Assistance Act is a solution that restores the dream of homeownership for everyone concerned.

The program has also been "battle-tested." My legislation is based on a very successful program in Pennsylvania. More than 24,000 Pennsylvania families faced with possible foreclosure have received help from the state's Homeowners Emergency Mortgage Assistance Program (HEMAP). Pennsylvania's Republican Governor Tom Ridge and Democratic leaders throughout the state have hailed the program as a cost-efficient means to prevent homelessness. In Pennsylvania, 90 percent of assistance payments have been paid back and only eight percent of HEMAP loans have resulted in foreclosure. This record of success should be duplicated at the Federal level.

Saving homes, money and neighborhoods is what government programs should work to achieve. The Homeowners Emergency Mortgage Assistance Act will accomplish these vital goals. I urge my colleagues to co-sponsor this legislation and work with me to maintain the dream of homeownership for middle- and low-income Americans.

RELIGIOUS LIBERTY IN CENTRAL ASIA

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 1998

Mr. SMITH of New Jersey. Mr. Speaker, this Congress has focused much needed attention on U.S. foreign policy with respect to the internationally recognized right to freedom of religion and the right to practice one's personal faith. As Co-Chairman of the Commission on Security and Cooperation in Europe and for the benefit of my colleagues, I would like to direct the attention of this House to the Department of State's "OSCE Implementation Report 1998" and, more specifically, the sections concerning religious freedom issues.

In Central Asia, the recognition of religious liberty has been mixed. The Constitution and laws of the Kyrgyz Republic provide for the right of all citizens to choose and practice their own religion. However, these rights are not being effectively protected in practice. In December 1996, the President issued a decree creating new legal obstacles for registering

church congregations. In 1997, a new law failed to pass the parliament that would have severely limited religious liberties. Similarly, in its seventh year of independence, Kazakhstani citizens enjoy basic religious rights, although the government is inclined to regulate the activities of foreign religious associations. Current law in Turkmenistan requires 500 signatures before registration is granted and in Uzbekistan, similar restrictions apply to religious groups.

In Eastern Europe, although there are signs of progress, there are some countries that could be potential trouble spots. In 1997, Russia enacted a potentially discriminatory law concerning religion which imposes new restrictions on the establishment of new religious organizations. In Moldova, there is currently in force a 1992 law on religion that contains some restrictions to religious liberty and could inhibit the activities of some religions, although these provisions are reportedly not being enforced. In Ukraine, despite the 1991 law which has positive provisions, a 1993 amendment to that law has been used to restrict the activities of foreign religious organizations. Foreign religious workers have encountered resistance from Ukrainian local officials when trying to renew visas or seeking the use of public buildings for religious services. These kinds of government activities may violate commitments found in the Helsinki Final Act, Basket III, Section 1d, in which the participating states confirm that religious faiths can have contacts and meetings among themselves.

The focus of the report on the Baltic States is Latvia where freedom of religion is constitutionally well established. Under the 1995 Law on Religious Organizations, the Government of Latvia does not require religious groups to register. However, there is incentive to do so in that certain rights and privileges will be afforded to them only if they register. The Justice Ministry has registered some 800 congregations under this law but still denies registered status to Jehovah's Witnesses, the Latvian Free Orthodox Church, the Church of Christ Scientist, and the Rock of Salvation Church. With respect to foreign missionaries, they are allowed to hold meetings and proselytize only if Latvian religious organizations invite them. In particular the Jehovah's Witnesses have encountered severe obstacles under the current Latvian legal framework. As one of the privileges afforded to registered religious organizations, Latvian law allows for religious education to be provided to students in public schools on a voluntary basis by representatives of registered faiths. Elsewhere in the Baltics, Estonia has yet to clarify the implementation of a new visa law enacted in January which could potentially restrict residency of foreign missionaries to ninety days during any six month period. The Baltics merit a close watch, despite some favorable reports.

In the Caucasus, both Azerbaijan and Armenia have strict laws prohibiting foreigners from proselytizing. While Azerbaijan does respect "domestic" faiths, placing no restrictions on them, many foreign groups have reported harassment. The Ministry of Justice has denied

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Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.

registration to one such group but does allow it to continue to function. The Helsinki Commission in investigating this case has learned that, because of this church's work among the refugee population, the Azeri government continues to refuse to register the humanitarian aid arm of the church but continues to refuse registration to their religious body. Unfortunately, this appears to be a pattern the Azeri Government follows when it receives a benefit from a group it does not want to register.

In Armenia there are similar concerns. In September of 1997, a new law was enacted by parliament, designed to stifle the growth of non-Armenian Orthodox churches by tightening registration requirements for non-Apostolic religions and also by tightening funding restrictions so that foreign-based churches are not allowed to be supported by funds from headquarters outside Armenia. Despite this, however, a variety of faiths regularly hold services.

While there has been progress in the OSCE region, there remain areas where significant violations of religious liberty are occurring in Eastern and Central Europe. I commend the "OSCE Implementation Report 1998" to my colleagues as an interesting study of the progress and problems of the region.

TRIBUTE TO MARY FAT

HON. ROBERT T. MATSUI

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 1998

Mr. MATSUI. Mr. Speaker, I rise today to pay tribute to one of Sacramento's most inspiring citizens, Mary Fat. Mrs. Fat will be honored this evening by the Jinan-Sacramento Sister Cities Corporation. I ask all of my colleagues to join with me in commemorating her remarkable contributions to the people of Sacramento.

Mary Fat was born Yee Lai Ching in Canton, China in 1908. She was the youngest of seven children in a prominent Hong Kong family. She became the bride of a young Frank Fat in 1924 in Canton. A traditionally arranged marriage, she never knew her husband before they were wed. In 1925, the couple saw the birth of a son, Wing-Kai.

Frank returned to the United States where he had worked before in 1926, without his wife and newborn son. His objective was to make enough money to repay debts and support his young family. Frank quickly found work in a restaurant in Sacramento, California.

Yee Lai Ching was not eager to join her husband in the United States. But in 1936 she and her son joined Frank in Sacramento. At this time she adopted the American name of "Mary." She found a job at a Del Monte cannery in addition to her work raising a young son. Frank and Mary eventually had six children, four sons and two daughters. Their children were educated as attorneys, a dentist, and successful businessmen and women.

In 1939, Frank bought a dilapidated restaurant on L Street in Sacramento. His hard work and Mary's assistance eventually established the restaurant as one of the best in California's capital. They forged a successful life together in both business and community activism which encouraged an awareness of Chinese culture.

Mary strongly supported Frank as the leader of the Chinese community in Sacramento.

With her help, he founded the Jinan-Sacramento Sister Cities Corporation, the Chinese American Council of Sacramento, and CAPITAL, the Council of Asian Pacific Islanders Together for Active Leadership.

Today, with the tireless work of Mary and Frank Fat, CAPITAL is Sacramento's premier Asian American Pacific Islander organization, comprising 65 groups in Northern California. Yet the Fat's family life was every bit as prolific as their civic endeavors.

Mary and Frank's children and grandchildren are following the example set by the Fats. They are positively contributing to their community and furthering awareness of the diverse Chinese culture which exists not only in Sacramento and California, but throughout the United States.

Mr. Speaker, Mary Fat has devoted her adult life to supporting the civic activism of her husband and promoting the wealth of Chinese culture which exists in my home state. As she is honored tonight, I ask all of my colleagues to join with me in saluting her seventy years of great accomplishments and community service in Sacramento.

ACKNOWLEDGING THE COMPLETION OF THE SAN LEANDRO CREEK MURAL

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 1998

Mr. STARK. Mr. Speaker, I am pleased to inform my colleagues today about the completion of an important project in my district.

The Friends of San Leandro Creek have completed work on a creek mural located in Root Park in my district. This mural spans more than 19,000 square feet and is the largest of its type in the Western United States.

Students participating in the San Leandro High School Art Program created the mural design. The students were presented with information about the history of the creek and a list of items to be included in the final design. The final mural depicts the Creek as it was in the early 18th century, filled with rainbow trout and fished by Native American tribes for food.

I would like to point out the hard work of Rick Richards. Rick put this idea together and has been a longtime local activist for environmental causes and a tireless advocate for local community development issues that may impact the San Leandro Creek. Rick is the environmental conscious of the San Leandro community. I would also like to thank Veronica Lacarra Werkmeister for her dedication to this project. She is a nationally renowned muralist and her commitment to teaching children and this project has resulted in the works we commemorate this weekend.

I am very proud to share this mural with my colleagues. The Friends of San Leandro Creek and the students at San Leandro High deserve credit for their commitment to this project and their commitment to San Leandro Creek. I look forward to visiting this mural after Congress adjourns and encourage residents of San Leandro to do the same.

CELEBRATING THE 87TH ANNIVERSARY OF THE REPUBLIC OF CHINA

HON. TOM LANTOS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, October 8, 1998

Mr. LANTOS. Mr. Speaker, it is a great honor for me to congratulate the democratic government and the people of Taiwan, the Republic of China, on their 87th National Day which they celebrate on October 10, 1998.

Taiwan has much to celebrate this year, as it approaches the culmination of a decade marked by unparalleled economic growth, laudable political reforms, exceptional progress on human rights issues, and the general advancement of values cherished by free men and women around the world. Under the leadership of President Lee Teng-hui, Taiwan has been transformed not only into one of the world's most successful lands, but it has also been prepared to become one of the international community's foremost citizens.

Mr. Speaker, it is long past time to allow this progression to reach its overdue culmination in the form of Taiwan's full participation in international organizations, including accession to the United Nation.

It is nearly a century since the founder of the Republic of China, Dr. Sun Yat-sen, drafted the original plans for a free nation unencumbered by emperors and tyranny. The realization of Dr. Sun Yat-sen's ideals and dreams did not occur with the swiftness he likely intended, as his republic's initial years witnessed lengthy civil wars, brutal invasions, and a series of unforeseen obstacles that forced the ROC's government to relocate to Taiwan at the end of its fourth decade. Out of the ashes of this tragedy, however, came the drive and determination to advance the fortunes and welfare of the Taiwanese people, to prove by comparison that free enterprise and political freedoms work with greater efficiency and justice than Communist alternatives.

President Lee's numerous and comprehensive reforms have provided unimpeachable evidence of this fact. He has limited government authority, repealing the extraordinary powers that were provided by outdated civil war decrees, and he has focused the government's responsibilities on issues such as technological investment and environmental protection. In addition, President Lee has led the Taiwanese people in the establishment of a diverse, competitive, multi-party political system with a free press and respect for human rights. This process was capped by Taiwan's presidential election in 1996, when, for the first time in five millenniums of Chinese history, the head of state was directly elected by the people. Despite the dire warnings of those who opposed this evolution, Taiwan's economy and its people have flourished with these progressive changes.

Taiwan's enrichment has not only benefitted its island's nearly 22 million citizens; in addition, the ROC's largesse has aided developing nations and those suffering from humanitarian disasters as well. Whether operating a much-needed hospital in the strife-torn capital of the Central African Republic, contributing to the recovery of my home state of California after a devastating earthquake or, most recently, using its membership in the Asian Pacific Economic Community (APEC) to employ its vast