

prohibit redlining. By placing a prohibition on redlining in statute, we will be sending a clear message that we are opposed to discrimination in lending in all forms, whether based on an individual's race, gender, age, sex, or makeup of neighborhood where the individual lives or works.

This will also clarify that the method chosen to enforce our antidiscrimination laws is clear and resides in the fair housing and lending laws. No longer will regulators be forced to confront laws to attempt to address problems that the laws are inadequate for the purpose.

Third, the Credit Opportunity Amendment Act adds two criteria to the current use of the disparate impact theory. First, it requires regulators show actual proof that the lender discriminated and that the discrimination caused harm to the victim. Second, this legislation requires the party bringing suit to prove the lender intended to discriminate when making its lending criteria.

Finally, by designating a lead regulator to enforce our fair lending and community reinvestment statutes, we will have more evenhanded enforcement of these laws. In turn, banks will be in a better position to know how to comply with them. Currently, confusion is the most prevailing reaction to the enforcement of CRA over the last 15 years and fair lending more recently.

The current bill makes substantial reforms to CRA which I strongly support. By enacting this legislation, we make a bold step to eliminate credit allocations in the guise of CRA and rationalize our regulation of the banking industry. At the same time, we make it absolutely clear that redlining is unacceptable and is against the law. Therefore, Mr. Speaker, I urge my colleagues to support my legislation in the 106th Congress.

TRIBUTE TO RALPH AND ROSE  
HITTMAN

**HON. JOSÉ E. SERRANO**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 6, 1999*

Mr. SERRANO. Mr. Speaker, I rise today to pay tribute to the First Couple of Boys Brotherhood Republic, Ralph and Rose Hittman, two outstanding individuals who have dedicated their lives to public service. They will be honored on January 9 by parents, family, friends, and professionals for their outstanding contributions to the community. I have known them personally for many years, and I am very familiar with their background, experience, character, and personality. They are two people of enormous commitment.

An active citizen and police captain at the Boys Brotherhood Republic (BBR) in the 1930s, Ralph Hittman grew up on East Sixth Street just west of the present-day BBR "City Hall" at Avenue D. While a BBR citizen, Ralph was introduced to Rose Bader, whose parents owned a candy store just a block away, at a Dance at the Christodora's House by Rose's cousin, who was also a BBR boy. They married in December 1939.

Mr. Speaker, during World War II, Mr. Hittman served as a noncommissioned officer in the Marine Corps, and both before and after the war he was associated with a West Seventeenth Street paper company, initially as sales manager then general manager.

Between 1954 and 1955 when the self-governing nature of the BBR had been all but lost and less than a hundred citizens frequented the "City Hall" building, then at 290 East Third Street, Ralph took on the responsibility of unpaid supervisor, working late afternoons and nights while still at the paper company. With the help and support of Rose (who took on administrative and bookkeeping duties during the daytime), the couple paid off some long overdue vendor bills, and began the task of steering the organization out of debt.

Rose was born on the Lower East Side, and she attended public School 131, Junior High School 188 and graduated from Washington Irving High School at age 15. She received many honors while in school and the one she is most proud of is the citywide arithmetic medal which she won at J.H.S. 188. However, for financial reasons, it was impossible for her to attend college. She went to work as a switchboard operator and bookkeeper to help support her family.

Ralph Hittman has had a lifelong affiliation with Boys Brotherhood Republic of New York, having participated in its programs as a boy. During his forty-three years as executive director, Mr. Hittman oversaw the relocation and reorganization of Camp Wabenaki, the planning and construction of a new BBR City Hall at 888 East Sixth Street, and the expansion of program services. Rose Hittman had a critical role in each of these accomplishments. Since 1956, the Hittmans have lived on-site with the children at Camp Wabenaki during the summer months.

Over the years, Ralph and Rose Hittman have guided and nurtured tens of thousands of youngsters on the Lower East Side. This is ultimately the highest testament to their unsurpassed efforts.

Ralph and Rose Hittman are the proud parents of three sons, Michael, Jeffrey, and Stephen.

Mr. Speaker, I ask my colleagues to join me in commending and congratulating Ralph and Rose Hittman for their outstanding contributions to the community and in wishing them continued success.

COMMUNITY REINVESTMENT  
IMPROVEMENT ACT

**HON. BILL McCOLLUM**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 6, 1999*

Mr. McCOLLUM. Mr. Speaker, today I rise to reintroduce the Community Reinvestment Improvement Act of 1999.

The original purpose of CRA was to encourage banks to loan into the communities in which they maintained deposit taking facilities. The enforcement mechanism chosen was to have CRA performance taken into account when regulators were deciding on applications by the banks. When CRA passed in 1977, the Senate report stated that no new paperwork would be required under the new law. It was believed that examiners had all the information they needed on hand from call reports and their examination reports to enforce CRA. This is not the case. Instead of relying on existing information, regulators have created expansive new reporting requirements resulting in mounds of additional paperwork and many

wasted hours that could have been used to serve the community.

This paperwork and regulatory burden can create even larger problems for smaller banks which cannot absorb the costs of compliance without passing them on to consumers. This bill is geared to reduce the cost of credit to consumers by allowing smaller banks with a track record of reinvesting in their communities to be released from some of the regulatory red tape.

If a bank with assets under \$500,000,000 is not in violation of section 701(a) of the Equal Credit Opportunity Act and has not received a rating of "needs to improve" or "substantial noncompliance" in its most recent evaluation, the bank would undergo a modified CRA evaluation. The bank would need to maintain internal policies to help meet the needs of its local community consistent with the safe and sound operation of a bank and make a record of its reinvestment efforts available for public inspection. The appropriate regulator, when checking for CRA compliance, would then use existing business documents for its review.

The bill would exempt small town banks of less than \$100,000 from CRA evaluation altogether since, in order to survive, such banks have to meet the credit needs of their communities without government bureaucracy involvement.

Finally, the bill would specify that a bank shall not have an application to a regulator denied if such bank has received an "outstanding" or "satisfactory" rating within the past 24 months unless the bank's compliance has materially deteriorated since such evaluation.

Mr. Speaker, I believe this is a prudent step in reducing unnecessary government bureaucracy. Furthermore, by reducing the cost of federal regulation, we can help lower the cost of credit to consumers. It is my hope that my colleagues will support this reform.

RETIREE VISA ACT OF 1999

**HON. BILL McCOLLUM**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, January 6, 1999*

Mr. McCOLLUM. Mr. Speaker, today I am introducing legislation to create a 4-year non-immigrant visa to allow various people to spend some of their retirement years in the United States. This legislation is meant to make it easier for individuals who already enjoy the ability to spend time in the U.S. to have a 4-year non-immigrant visa to allow them to spend larger periods of time here.

Currently, Canadians may stay continuously in the United States for 6 months each year without a passport or visa. Visitors from countries participating in the Visa Waiver Pilot Program (VWPP) can stay in the U.S. continuously for a 90-day period without a visa. Since this visa is only intended for retirees, applicants would have to be at least 55 years of age to qualify.

The fact that these individuals can, in some ways, already spend some of their retirement in the U.S. reinforces the fact that this legislation is merely meant to reduce some of the procedural hurdles which currently deter foreign retirees from spending additional time here. For example, many German citizens use the Visa Waiver Pilot Program to come to