

A TRIBUTE TO CLINTON M.  
MILLER

**HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 5, 2009*

Mr. TOWNS. Madam Speaker, I rise today in recognition of Clinton Miller who is a pastor at Brown Memorial Baptist Church in the historic Clinton Hill section of Brooklyn.

Clinton Miller was born in Brooklyn, New York. He earned a Bachelor of Arts degree in History from Southern Connecticut State University.

Rev. Miller first felt the divine calling of the gospel ministry at the age of 19 but did not actively pursue the vocation of ministry until he was a seminarian at Yale University. Upon graduation from divinity school in 1994, Rev. Miller continued training for the ministry as an intern minister at Abyssinian Baptist Church in Harlem under the guidance of Rev. Calvin O. Butts. Rev. Miller also was a teacher in the New York City Public School system for four years before entering full time ministry. Rev. Miller then became the youth minister for Abyssinian Baptist Church. In this capacity Rev. Miller developed several youth programs which have assisted the overall ministry of Abyssinian. His experiences with Dr. Butts have adequately prepared him for the full time pastorate in an urban locale.

In October of 2000, Rev. Miller was called to pastor Brown Memorial Baptist Church. Since assuming the pastorate at Brown, Rev. Miller has applied the functions of traditional ministry to this community of believers. Through preaching, teaching bible study, counseling and visitation, he has set a tone that will allow Brown Memorial's vision to be realized. He is interested in pursuing causes that closely affect the community like the need for more affordable housing, better youth services and a living wage for all working New Yorkers.

Currently Brown Memorial plans on launching new educational programs, a summer day camp and a long awaited banquet facility in the newly built church annex. Rev. Miller has begun a \$7M renovation of Brown Memorial Baptist Church's edifice, a landmarked building. It is Pastor Miller's vision to stabilize the ministry of Brown Memorial by demonstrating consistent Christian service, strong financial administration and sound preaching. Rev. Miller combines community service with personal faith in his ministry to help bring people closer in their relationship with God. The mission of his ministry at Brown Memorial is to introduce the Salvation of Jesus Christ to individuals through dynamic worship, relevant Christian education, responsible stewardship, inclusive fellowship and impacting evangelism.

He was ordained by the American Baptist Churches and the United Missionary Baptist Association of Greater New York. Rev. Miller is awaiting and pursuing the opportunity to achieve a doctorate degree in Ethics. He attempts to build his ministry around Christian concepts of fairness, justice and the development of genuine Christian community.

INTRODUCTION OF DISTRICT OF  
COLUMBIA HATCH ACT REFORM  
ACT OF 2009

**HON. ELEANOR HOLMES NORTON**

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, March 5, 2009*

Ms. NORTON. Madam Speaker, today, I introduce the District of Columbia Hatch Act Reform Act of 2009, to eliminate discriminatory treatment of the District of Columbia, which alone among U.S. jurisdictions still falls under the federal Hatch Act, as it did before the Congress made the District an independent jurisdiction that today enacts its own local laws. This bill would retain federal Hatch Act authority concerning prohibited partisan and political activity that applies to every state and locality upon receipt of federal funds or functions, and importantly, would require the District to enact its own local version of the Hatch Act barring similar local violations to become effective. Local Hatch Act violations in the District are rare, but the District needs its own Hatch Act to fully account and be responsible for local violations, with which only a local, objective body would be familiar.

This bill will leave in place the federal Hatch Act restrictions that apply to other jurisdictions on the use of official authority, specifically as it relates to elections; the solicitation, acceptance, or receipt of political campaign contributions; the prohibitions on running for public office in partisan elections; and the use of on-duty time and resources to engage in partisan campaign activity when federal funds or responsibilities are involved. My bill would remove only the federal Hatch Act jurisdiction that applies solely to the District of Columbia and would require the District to have its own local Hatch Act, like every other jurisdiction, instead of requiring the federal Office of Personnel Management (OPM) and its Special Counsel to devote staff time and other resources on investigation, fact-finding and judgment of unfamiliar local matters.

Indeed, OPM has asked for the federal guidance my bill offers. In recent cases, OPM cited an ANC (Advisory Neighborhood Commissioner) commissioner for violations of the Hatch Act when he ran for higher office, even though ANC commissioners are "elected officials" under D.C. law. As a result of the failure to clear up the confusion between local and federal jurisdictions, the application of the Hatch Act to ANC commissioners has been selectively enforced by OPM. For example, OPM recently filed cases charging Hatch Act violations against an ANC commissioner running for the D.C. Council but did not file when several members of the current D.C. City Council ran for the D.C. Council on positions as ANC commissioners. The present law results in possible violations of the federal Hatch Act while leaving OPM with local responsibility that does not implicate its federal jurisdiction.

The House recognized that the present federal Hatch Act jurisdiction over the District was inappropriate and obsolete and removed this federal responsibility several years ago, but the Senate failed to act. The District should bear this local responsibility. My bill will eliminate the double indignity of placing a local burden on the federal government and depriving the District of a responsibility, which only local jurisdictions familiar with local laws can be expected to handle responsibly.

The Hatch Act Reform is the fourth in the "Free and Equal D.C." series of bills that I have introduced to eliminate anti-Home Rule or redundant bills that deprive the city of equal treatment and recognition as an independent self-governing jurisdiction. This uncomplicated and straightforward bill is not controversial, has been enacted before by the House and should be passed forthwith.

**HELPING FAMILIES SAVE THEIR  
HOMES ACT OF 2009**

SPEECH OF

**HON. BARBARA LEE**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106 to prevent mortgage foreclosures and enhance mortgage credit availability:

Ms. LEE of California. Mr. Chair, I rise in support of H.R. 1106, the Helping Families Save Their Homes Act of 2009.

I want to commend Chairman CONYERS, Chairman FRANK and Speaker PELOSI for their dedication and work in bringing this bill to the floor.

Of course, I would have preferred to vote on the prior, more robust version of this bill, but nevertheless this is an important step forward that will help keep families in their homes.

As we all know the roots of the current economic crisis are grounded in the housing market and the greedy lending practices of the banks.

Many of us warned about this impending housing crisis years ago. As a member of the Financial Services committee for eight years, I remember expressing my concern about the housing bubble and the subprime loans that were fueling it and the consequences to our economy if the bubble popped.

But our warnings fell on deaf ears.

When we tried to encourage the banks to participate in voluntary foreclosure prevention programs to help families in distress, they balked and made every excuse to avoid participating.

Then the economy tanked and they begged us for a bail out.

Now millions more families are threatened with bankruptcy and foreclosure. That's why we are taking this step today, to restore some equity to our bankruptcy laws to allow judicial modifications of mortgages on primary residences and to help keep families in their homes.

I applaud the improvements to the Hope for Homeowners program that are also included in this legislation. We had to address the low rate of participation in this voluntary program and I know that the improvements included here will provide many more homeowners with a way to work out new, affordable mortgages and to continue making their mortgage payments.

Passing this bill will be an important step in stabilizing the housing markets because not only will we help families protect their homes and their assets during this economic crisis, we will strengthen our entire banking system by making permanent the increase in the FDIC insurance limits to \$250,000. This will

protect the savings of every American and will increase confidence in the banking systems both here and abroad.

Mr. Chair, I urge my colleagues to support passage of H.R. 1106.

HELPING FAMILIES SAVE THEIR  
HOMES ACT OF 2009

SPEECH OF

**HON. CAROLYN B. MALONEY**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106) to prevent mortgage foreclosure and enhance mortgage credit availability:

Mrs. MALONEY. Mr. Chair, I rise today in strong support of H.R. 1106, the "Helping Families Save Their Homes Act." This legislation is needed now more than ever, and I want to commend Chairman FRANK, Chairman CONYERS, and the Leadership for working together to bring this bill to the Floor.

It is important to remember that behind the economic and housing statistics are real people—the hard-working Americans and their families who are facing difficulties paying their bills every day. H.R. 1106 contains several key provisions to ensure that homeowners will have more options available to them to stay in their homes.

The bill before us would make necessary improvements to the Hope for Homeowners program including reducing current fees that have discouraged lenders from voluntarily participating and offering a \$1,000 incentive payment to servicers for each successful refinancing of existing loans. H.R. 1106 will ensure that predatory lenders, who bear some of the responsibility for today's housing situation, will not be approved as lenders under FHA programs. The legislation also provides a safe harbor from liability to mortgage servicers who engage in certain loan modifications, and it makes permanent an increase, from \$100,000 to \$250,000, in the amount of bank or credit union deposits insured by Federal banks and credit union regulators. H.R. 1106 establishes a 5-year restoration plan for the National Credit Union Administration (NCUA) which is currently required to restore the equity ratio of the Share Insurance Fund within one year.

I think most of us agree that bankruptcy should be the option of last resort. However, for those homeowners facing bankruptcy, H.R. 1106 will allow bankruptcy judges to reduce the principal, extend the repayment period, or authorize the reduction of an exorbitant interest rate to a level that helps make a mortgage more affordable. I am glad that we have been able to make changes to this legislation that will enable homeowners to stay in their homes, while at the same time providing greater certainty to lenders and to the secondary market.

I am hopeful that this bill will help to stem the tide of foreclosures and ensure that our neighborhoods do not experience a cascade of increased vacant lots and decreased property values.

The President has proposed a plan to help make it easier for homeowners, including those who are still in repayment but at risk for

default, to refinance their mortgages at around the current market rate, or modify their loans. H.R. 1106 is an important step in moving forward with that plan. We must act now. The American people deserve no less than our full commitment to helping them through these troubled times.

I urge my colleagues to support this legislation.

HELPING FAMILIES SAVE THEIR  
HOMES ACT OF 2009

SPEECH OF

**HON. RUSH D. HOLT**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Thursday, February 26, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 1106) to prevent mortgage foreclosures and enhance mortgage credit availability:

Mr. HOLT. Mr. Chair, I rise today in support of the Helping Families Save Their Homes Act of 2009 (H.R. 1106), and to commend Chairman FRANK, Chairman CONYERS, and the Financial Services and Judiciary Committees for their leadership and hard work on this measure. I urge my colleagues to support it.

No doubt, the experience of my colleagues is the same as when the economy spiraled out of control last year, my constituents did not call me and write me and come to my Town Hall meetings saying "please give my hard-earned taxpayer dollars to Wall Street. Wall Street is really hurting, and I want to do my part to help." No, they came to me saying "I am in trouble. I played by the rules. I did everything right, but my life is falling apart, and my home is about to be taken away. Please help me." We responded a few weeks ago by enacting the American Recovery and Reinvestment Act to help stimulate the economy and get people back to work while providing for the essential services people need to get by. Today, we are taking another very important step by responding to the foreclosure crisis that is at the root of the recession.

The foreclosure crisis is a vicious cycle. Due to plummeting home values in recent years, an estimated 14 million homeowners owe more on their homes than their homes are worth; their mortgages are "under water". For a variety of reasons, including predatory lending abuses, exploding adjustable rate mortgage payments, and increasing job losses, homeowners all over the country have tried to refinance their mortgages into lower rates just to make ends meet. But the decreased values of their homes made that impossible. Unable to afford their current mortgage payments, unable to refinance them, and unable to sell the homes due to the depressed housing market, many face foreclosure. According to the trade research organization RealtyTrac, lenders made foreclosure filings on 2.3 million properties last year alone. Each foreclosed home reduces nearby property values by as much as 9 percent, sending those surrounding homes down the path towards being under water. And the cycle continues. Congress must act, must act now, and must act with force and determination.

The Helping Families Save Their Homes Act attacks the foreclosure crisis aggressively, and

approaches the problem from many angles at once, but is measured in its application. The bill would help millions of homeowners stay in their homes, by including incentives to encourage lenders to negotiate affordable mortgages for homeowners whose mortgages are under water, who are at risk of foreclosure, and who are facing bankruptcy. For example, it would modify the Hope for Homeowners program by reducing the fees that discouraged lenders from voluntarily participating in that program last year, and by providing for a \$1,000 incentive payment to servicers for each successful refinancing of an existing loan.

The bill also provides special protections for veterans, by allowing the Department of Veterans Affairs, the Federal Housing Administration (FHA), and U.S. Department of Agriculture to guarantee and/or insure mortgage loans that have been administratively or judicially modified. Therefore the bill would provide additional financial incentives for lenders to voluntarily modify mortgage loans instead of foreclosing. The bill also would expand the FHA's mortgage loan modification abilities by allowing a reduction of interest payments of up to 30 percent of the outstanding loan balance.

Most importantly, the bill would pay for adjustments to existing programs by tapping into \$2.316 billion in already-authorized funding under the Troubled Assets Relief Program enacted last year. Therefore, to be clear—this is not a "new bailout." This bill gives back to taxpayers more than 2 billion taxpayer dollars that previously had been allocated to Wall Street by previously-enacted legislation.

In addition to incentivizing lenders to modify mortgages to keep families in their homes, the bill would give homeowners an important new tool to fend for themselves: judicial modification of primary home loans. By allowing bankruptcy judges to modify the terms of the home mortgages at the core of the economic crisis—the mortgages already issued prior to enactment of this bill under terms, conditions and circumstances that forced so many of them into foreclosure or the brink of failure—we help our constituents remain in their homes under revised payment plans they can afford. This important protection also does not cost taxpayers anything, but it could reduce foreclosures by 20 percent.

The mere fact that homeowners have judicial modification of primary home mortgages available as an option, which is already available for vacation home loans and other consumer loans, will further encourage lenders to modify mortgages before borrowers file for bankruptcy. In addition, as it would be further fine-tuned by the Conyers amendment, the bill would apply a "good faith" test to deny bankruptcy modification relief to individuals who can afford to repay their mortgages without it, and extend the negotiation period requiring the debtor to certify that he or she contacted the lender and sought to reach agreement on a qualified loan modification. As perfected, the amendment would also allow a court to consider, in lieu of reducing principal in a modification, reducing the interest rate to lower the borrower's monthly payment; enhance the "good faith" test restricting the use of judicial modification to reduce principal by requiring courts to determine whether a lender offered to modify the loan and whether the debtor could afford the offered modification; and increase the proportion of appreciation on a home that a lender could recoup in a sale