TRIBUTE TO DIANE SKVARLA

Mr. MCCONNELL. Mr. President, I wish to say a fond farewell to the Senate's long-term curator Diane Skvarla, who has been such a tremendous asset to the institution over the years and a very good friend to our office as well. All of our dealings with Diane over the years have been marked by her great professionalism and her deep knowledge of and respect for the Senate and its history.

Diane and her staff have been invaluable in the multiyear restoration of the Strom Thurmond room and keeping up the rest of our historic suite. My staff has always enjoyed working with Diane and her staff, and I hope we have been as gracious in return.

For a lot of young people who wring their hands or wander around for a while after college, Diane started working full time in the Senate the Monday after she graduated and has been here off and on ever since.

She witnessed a lot of changes in the curator's office over the years. When Diane started here full time in 1979, there were only three staffers in the office, but in the years leading up to and after the Nation's bicentennial when preservation came back into vogue, there was no shortage of new work.

Diane went on to earn a master's degree in museum studies from George Washington University in 1987, and it paid off when she helped put together a major exhibit for the Senate's own bicentennial in 1989. Diane collaborated on the exhibit with Don Ritchie, and together they set a new high standard for projects of this kind. At the time Diane was the associate curator and Don was the associate historian. They both rose through the ranks of their respective offices, so it has been a fruitful collaboration for many years.

Diane spent most of her early childhood in England where she first learned the sport of dressage. She gave up horses during college at Colgate University in upstate New York and went back to England in 1991 to become certified in teaching the sport. She kept up her riding after she returned to the States and came back to the Senate as head curator in late 1994, replacing the widely admired Jim Ketchum.

With Jim's support and encouragement, Diane learned the ropes and has doggedly pursued the legislative mandate of the Senate curator's office ever since, and that mandate is to protect, preserve, and educate.

Some of the biggest challenges Diane has faced have involved dealing with disasters. In 1983, a bomb planted near the Senate Chamber destroyed portions of the corridor—including a portrait of Daniel Webster. Under Diane's supervision, a conservator put the pieces back together and restored it.

Other projects Diane has been particularly proud of over the years include the publication of the U.S. Senate Catalogue of Fine Art, a 481-page book that took years to complete, and the restoration of a giant portrait of Henry Clay, from my State, that was given to the Senate after being discovered in the basement of a historical society. This magnificent painting of Clay now hangs in the stairway off the Brumidi corridor. The restoration of the Old Senate Chamber was also a proud achievement.

The entire Senate family is grateful to Diane for her many years of devoted service to this institution. Through her work, she has helped preserve and bring to life the shared objects of our collective history as a people—precious objects that belong to all Americans and to our posterity. Her legacy is literally all around us.

We thank her for her work and wish her and her husband Chris all the very best in the years ahead.

RESERVATION OF LEADER TIME

The PRESIDING OFFICER. Under the previous order, the leadership time is reserved.

HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014—MOTION TO PROCEED

The PRESIDING OFFICER. Under the previous order, the Senate will resume consideration of the motion to proceed to S. 1926, which the clerk will report.

The bill clerk read as follows:

Motion to proceed to the consideration of Calendar No. 294, S. 1926, a bill to delay the implementation of certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 and to reform the National Association of Registered Agents and Brokers, and for other purposes.

The PRESIDING OFFICER. The Senator from Louisiana.

Ms. LANDRIEU. Mr. President, I wish to speak for up to 10 minutes. I think we are in morning business.

The PRESIDING OFFICER. The Senate is moving to proceed to consider S. 1926.

Ms. LANDRIEU. Wonderful. I thank the Presiding Officer. I will then speak on the bill that is before us.

I appreciate the cooperation of so many Members who voted last night to move forward on the debate of the fix to Biggert-Waters. We had a very strong and very impressive vote. I think 83 Members, Republicans and Democrats, came together from all parts of the country, from all different areas and districts and backgrounds to vote to move forward on the debate on flood insurance. I am grateful.

We have been working on this for about a year and a half. It has been a tough slog because 2 years ago a bill called Biggert-Waters was passed, named after the two cosponsors in the House, Congresswoman Biggert and Congresswoman WATERS. They passed a bill with very good intentions. They were thinking they were going to strengthen the flood insurance program. The bill had wonderful intentions, but unfortunately, the way it was drafted in the conference committee has resulted in disastrous results.

Some of us knew that 2 years ago and started working literally the moment the conference bill was passed to begin changing it. So we have worked diligently and together and built a great coalition. I thank the 200 organizations that quickly came together over the last year and a half—as quickly as any of these things can happen in a practical sense—to understand what went wrong in the first bill and how we could fix it so we could accomplish two important goals for the National Flood Insurance Program: first, that the program could be self-sustaining. In other words, it could pay for itself with limited or minimal taxpayer burden.

The other equally important goal—and the Presiding Officer, who represents New Jersey, knows, as I do, how important this is—is that the program would be affordable to middle-class families. If it is not affordable to middle-class families, they will not participate in it and the program will go bankrupt due to lack of participation.

The idea of insurance is to have a large pool to spread the risk, and that is how an insurance system works. If we don't fix it, it is going to make that pool get smaller and smaller and smaller. Because people will not be able to afford it, the program will collapse and the taxpayers will be saddled with debt.

The goal of our coalition—led by Senator MENENDEZ, the senior Senator from New Jersey who is on the Banking Committee and has been one of the great spokesmen and leaders for this bill, and Senator ISAKSON from Georgia, who is literally the most respected Member in this whole body on issues related to real estate because he had one of the largest real estate companies in Atlanta and knows the issue well. He is very respected on both sides of the aisle. These two gentlemen have led this effort and have built a bipartisan coalition.

So we are now ready this week, of all weeks. It is the State of the Union week. We would have probably preferred another week, but that is how this worked out. We are ready to debate the bill on the floor of the Senate. At last count, when we left, there were about six or seven relevant amendments. We are only going to accept relevant amendments to this bill. We are not going to accept amendments on other subjects by Members who are attempting to derail the Senate, get us off topic, et cetera, et cetera. We will only accept relevant amendments to this bill.

The happy thing is we think we only have about seven or eight amendments. Some amendments are Republican, some amendments are Democratic.

We just received an amendment from one of the opponents of our bill, the good Senator from Pennsylvania, who has not been supportive of our bill and

has not worked with the coalition and has not cooperated in any way. We got his amendment an hour ago. We have been actually waiting for a year and a half.

Last May he opposed the bill, and we couldn't even get to the debate because he wasn't happy with the direction we were going. So that happened in May. What is this month? It is January. We are now in the month of January, and he opposed the bill in May. It set us back 7 months. We tried to explain to the Senator from Pennsylvania that 74,000 people in his State have these policies and they too need help. Whether he has been able to reconcile that with his constituents I don't know, but we literally asked him to please let us know what we could do. We told him we would be happy to meet with him. The homebuilders and the realtors were willing to sit down and speak to him. We finally got a draft of his amendment in the last hour. We are literally reading it for the first time. I don't think that is cooperation, but he may have a different definition of it. We are reading that amendment now. I don't believe this amendment is going to help our cause. I think it is going to undermine what we are trying to do.

I will have more comments about the specifics of it, but the Senator from Pennsylvania, for whatever reason, has not been cooperative the whole time. We will be happy to vote on his amendment. I think the amendment is going to do great harm to the bill, and I think I would urge our coalition at this point to vote no, but I am going to look at it.

Senator ISAKSON has just received a copy of it in the last hour, and all I can do is ask our colleagues to be patient while we review his 13-page amendment. We have 200 organizations that have been working on this. We are trying to be fair and get their input, and then we will know how to proceed.

The bottom line is this: This week we are going to pass a flood insurance relief bill off the floor of the Senate. I wish to put everybody on notice that we have run out of patience. We have been working on this for a year and a half. We were told before Christmas we could have a vote, and then we were told we could have a vote when we got back. Then we were told we could have a vote before we left.

This is it. There is no more time. We are voting on this legislation this week. We are either going to do it the easy way or the hard way. We are either going to have a few amendments the Republicans put up, the Democrats put up, and we get back to legislating as we should or the leader is going to file cloture on this bill and we are going to pass it without an amendment. If one single Republican comes to this floor and says they did not have time to discuss their amendment, we will debate until the cows come home because I am not leaving this floor until every single person in America knows the games that can be played here.

I have been more than transparent. I have been more than honest. I have come here more than any Senator. I don't know if this is good or bad; it is the only way I know how to lead, which is to be forthright and honest with myself, with my constituents, and with people who need to know what in the heck is going on. I don't know how else to do it. I am not going to apologize. I am not going to read about how to do this in a book. There are no books on this. This is about leadership from the inside, and the only people who taught me this were my parents.

I am just saying, if anyone in this Chamber thinks they are going to get away with trying to give some flimsy-limsy excuse about how they didn't get their amendment considered, how they are upset with the leader, they will have to go through me, and I am not moving because I have people all over this country who are desperate. We passed the wrong bill. We should not have passed it. We must fix it, and we are going to fix it this week in the Senate.

What the House does, what Speaker BOEHNER does—he made some negative comments about the bill last week. My comments back were the Speaker has his hands full. He has been busy. I understand it. I wouldn't want his job. He has a tough job with a lot of issues to juggle. But I said, and I will say again, when this bill goes to the House, which it will after it passes the Senate this week, he will hear from millions and millions of Americans who paid their mortgage every month, who went to work every day, who honor their family by building homes in places they have been for generations, and they are about ready to take those front-door keys and turn them in to the local bank and walk away from their house. Speaker BOEHNER is going to hear that. I hope those words, those expressions, those pictures, those letters will hit his heart the way they have hit mine and that he will have a softened heart and an open mind and he will consider what we are trying to do.

I realize our way may not be the most perfect way, but it is a good way, and if somebody wants to improve it, fine. But don't scuttle it, pretending to be helping. Don't scuttle it by pretending to be for some kind of better approach. If there was a better approach, we would have found it in the last year and a half we have been searching. We are not going to find it in the last 3 minutes of this debate.

We are reviewing the Toomey amendment. He has been the lead opponent of our effort. I don't believe his amendment is helpful, but until I read it, I will not be able to give a definitive assessment. Senator ISAKSON will have to give his views on it, as will Senator MENENDEZ, and we will figure it out. But we are going to bring relief to the 5 million people who have done nothing wrong—middle-class families, some of them very poor families—who have been living in these places for generations, and because FEMA can't get its flood maps right, because FEMA can't get the affordability study done, they are going to be kicked out of their homes.

Talk about misguided regulation. I hope MITCH MCCONNELL, our Republican leader, talking about misguided regulation, will put a little muscle into helping us. He has been cooperative, and I thank him. Senator REID has been putting a lot of muscle into this, and I thank him.

I hope people will come to the floor and speak about the importance of this bill. We will figure out this amendment process—all germane amendments—and get the final vote this week. This is going to get done this week, the easy way or the hard way, and we are done. The vote is going to happen this week. We are going to move this bill from the floor to the President, who put out a statement—and his administration—they didn't have many positive things to say about this. Let me just say I think their statement is misinformed. It is misguided. I am hoping the White House will reconsider. The President is coming here tonight to speak about the importance of strengthening the middle class. I would think that allowing middle-class people to stay in their homes would be a good place to start. So I hope the administration will take a second look and join us and help us to let middle-class families stay in their homes.

Let me conclude. Colorado is a beautiful State. I have been there many times. However, not everybody can live in the mountains of Colorado. There are some of us who have to live along rivers and streams and ports to build and to support the infrastructure that helps to make this country grow. My people who fish every day, who harvest the oysters, who put seafood on the table, who bring those huge and magnificent barges up and down the river, can't live in Vail, CO. I am sorry. They don't like the snow and they couldn't afford to live there anyway. They live in little places such as Burris and Venice and Plackman, and the lower ninth ward that got flooded out, every single home destroyed. They can go back if we use our science, our engineering, our brains, and lead with our hearts and our heads. This can work. But if people are playing political games, if they are trying to score political points or if they are not working hard enough to understand the issue, then I feel sorry for them because the public needs our help.

I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. MERKLEY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. MERKLEY. Mr. President, I have come to the floor to talk about the

Homeowner Flood Insurance Affordability Act. This bill is a bill that is designed to fix the damage that has been done by the Biggert-Waters Act, and this damage is extensive. This bill would freeze dramatic rate hikes, and these rate hikes have several impacts.

We have, of course, the impact on families who currently have flood insurance who will be paying much higher levels than they bargained for when they bought their home and may not be able to afford those much higher levels, raising questions about their ability to stay in those homes.

We have the impact on commercial enterprises and the fact that now that they are paying higher rates, they may not feel they can add on to their business in that location.

Then we have the impact, of course, on selling your property, whether you are a homeowner or you are a business, because the folks who might be buying might have to jump to a full rate that would be many times—in some cases 10 times—the price the current owner is paying, and when that happens the property becomes unaffordable and, therefore, the value that one has in their home or business drops dramatically.

All of this is of great concern, and we need to reverse the features of Biggert-Waters that are causing this economic havoc.

This bill comes out of discussions that were in my Subcommittee on Economic Policy several months ago. This discussion is now led by Senator MENENDEZ, and he has been ably assisted and partnered with Senator MARY LANDRIEU and Senator ISAKSON and Senator VITTER and I compliment them all for being vocal advocates and instrumental in helping to move this bill forward.

The Biggert-Waters Act, while well intentioned, is creating massive burdens for our middle-class homeowners in Oregon and certainly across the Nation. Flooding is something of an equal opportunity disaster. For some, it is the coastlines. For others, it is broad flood plains along major rivers. For others, it is narrow valleys and flash floods. But in all of these situations, the common impact is dramatic devastation.

Something is very wrong though when families are more worried about dramatic spikes in their flood insurance premiums than they are worried about dramatic floods, and that is where my Oregon families are right now. I wish to share a letter from Kelly. She lives in Tigard. She says, in her own words, she is ''a middle class, single mother currently working to get [her] daughter through college.''

She bought her home 13 years ago to provide stability for her daughter. This is a goal of so many parents, to have a piece of the American dream, to have the stability that goes with home ownership, to have the equity that you build in your home as a financial reservoir with which to assist your children going forward in life.

She thought about selling a few years ago but decided to stay in that house and keep that financial foundation. But now, with Biggert-Waters going into effect, she has been caught between two bad choices. If she stays in her home, her flood insurance rates will go up precipitously, making her home increasingly unaffordable and squeezing an already tight budget. But should she try to sell, the new owner will face annual flood insurance premiums of $15,000 or more, making her home completely unaffordable for middle-class buyers.

Keep this in mind: For every $1,000 a buyer pays in flood insurance per year, the value of a home drops by about $20,000. So if the flood insurance is $15,000, we are talking about a value of a home dropping $300,000. Many middle-class homes in Oregon are not priced at $300,000. They might be valued at $200,000 or $220,000 or $250,000 or, in more rural areas, $150,000 or $175,000. So we can wipe out the complete value of a home and certainly easily wipe out the equity a homeowner has built over a number of years. Essentially, you have to give the home away. That makes no sense.

To read from Kelly's letter, she says:

> Here is where I see a problem. There is an old saying, ''you can't get blood from a stone.''

She continues:

> I know I am not alone in my predicament of barely getting by financially.
>
> Middle income folks like me are squeezed from all sides. . . .
>
> While living expenses rise every year, our income generally does not raise enough to make up for it. . . .
>
> We tighten our belts and wait for better times. So, the problem here is, we can't afford to pay these, much higher rates. We just don't have the money.

She continues in her analysis:

> There are options, of course. We can come up with many 10's of thousands of dollars to raise our houses up and make them flood friendly. . . .
>
> But wait—we don't have 10's of thousands of dollars. And, we can't sell—that's the beauty here. Who will buy a small, middle income type home that has a flood insurance bill annually of 15–30k [a year]?

She continues:

> So what will we do, the over 1 million homeowners in this situation? To our utter frustration and humiliation, many of us have no choice but to walk away. . . .
>
> Whatever the attitudes about us are, most of us are good Americans who believe in paying our debts. We have worked hard our entire lives, and asked for little or no help along the way.
>
> This will crush us, and since we don't have the money to give, there is no benefit to be had.

That is how she concludes her letter: ''This will crush us. . . . '' She is right. It will crush her family. It will crush millions of families across this country. It will include foreclosures. It will include equity wiped out. It will result in families having to walk away from their home and hope they are not pursued by their mortgage company that will be unable to sell the home on a secondary market for the debt owed and, therefore, could pursue the owners.

It is wrong and counterproductive to squeeze middle-class homeowners such as Kelly when it will only result in more foreclosures or families trapped in their homes unable to sell them.

Making flood insurance more solvent is a laudable goal, but it is one we have to approach in a manner that involves fairness over time. Achieving solvency by putting a huge burden, a huge financial shock on the backs of our middle-class families is not just wrong, it is a financial disaster that is unfolding now and will continue to unfold across this country.

We cannot get to solvency by asking families to pay sums they simply do not have or, as Kelly said, ''You can't get blood from a stone.''

We need to immediately stop these dramatic rate hikes for our homeowners and our businesses while FEMA goes back to the drawing board to figure out how to make this program affordable and effective for our middle-class families.

That is exactly what this bill does. This bill has several important provisions that help ensure affordability and fairness for our middle-class families.

The first is it delays implementation of flood insurance rate increases. It does so on primary residences and on businesses until FEMA can complete an affordability study, propose regulations to address the problem of affordability, and give Congress time to weigh in.

Second, unlike Biggert-Waters, the bill ensures that FEMA will truly have the funding they need to complete a comprehensive affordability study.

Third, this bill takes on a catch-22 in the current system, which is that when homeowners face unaffordable rates that they think are inaccurate, they have to pay out of their pocket for a flood map appeal to prove that their premiums should be lowered. So when someone else makes a mistake, they have to pay for that mistake, and that is wrong.

The studies necessary for an appeal can cost between $500 and $2,000. It is a prohibitive cost for many families to undertake. This bill ensures that any homeowner who can successfully appeal a flood map finding will be reimbursed by FEMA for their expense, making the system fairer for the homeowner and giving FEMA an added incentive to get it right.

Finally, this bill does something very important in creating a flood insurance rate map advocate within FEMA, someone to educate and advocate for homeowners. One of the complaints my office has heard is that FEMA has not been responsive to homeowners' concerns or questions about changes in their policy.

It creates this position. An advocate will do several things. The advocate will educate policyholders about their flood risks and their options in choosing a policy. The advocate will assist

those who believe a flood map is wrong and assist them through the appeal process. The advocate will improve outreach and coordination with local officials, community leaders, and Congress.

My colleagues Senators HOEVEN and HEITKAMP have also done great work on this bill to ensure that homeowners in certain communities are not hit by unfair rules on how their basements impact a flood policy.

I would like to address one other issue that is not in this bill that hopefully I will be able to offer an amendment on; that is, protection for consumers whose policies are purchased by their mortgage servicer or their bank rather than by themselves. This is the issue of predatory force-placed premiums.

Let me explain. Let's say, for example, that you are notified by your servicer that they have reviewed the records and they now consider you to be in a flood plain they had not noticed before and you have to get flood insurance. But that flood insurance, unsubsidized, is so expensive you cannot afford it. So then the servicer says: Well, we are going to put on flood insurance for you. The rate might be 5 to 10 times the market rate. In other words, the homeowner who already cannot afford flood insurance is gouged by predatory premiums on force-placed insurance.

Let's consider that perhaps you had a transition in your family. Maybe you have one partner paying the bills and another partner takes it over while the first partner is sick and you miss the fact that your annual premium was due on your flood insurance. So what happens? That lapse can trigger much higher rates that you cannot afford. Then suddenly you are in the situation of force-placed insurance.

How about if new maps are issued. The new maps now put you into a 100-year flood plain that you were not in previously. It is not that the geography changed; it is that a different set of engineers, doing a different study, different assumptions about where the rain will fail, which creek will swell the quickest, puts you into this 100-year flood plain.

So now what are you going to do? You are going to be in this situation. You cannot afford that insurance, that newly placed requirement for insurance, so the servicer or bank puts it on for you. Well, they should put it in at a fair market rate, not at a rate which is 5 to 10 times the fair market rate and which is designed to gouge.

I have an amendment that addresses this by saying the servicers or banks cannot take fees—or, as some would say, ''kickbacks''—for placing this insurance and therefore have an incentive to do a nonmarket rate policy that is 5 or 10 times higher than the actual market rate.

This is a significant problem in force-placed home insurance. Certainly, we do not need to add to this problem by allowing predatory premiums on force-placed policies in the realm of flood insurance. I encourage my colleagues on both sides of the aisle to take a look at this issue, to support banning the anticompetitive features of the market that have led to these predatory premiums on force-placed flood insurance.

In closing, I again thank my colleagues who have worked so hard. This is an important issue, an incredibly important issue for families across Oregon. Let's stop these dramatic rate hikes. Let's work together for an affordable flood insurance program that will be effective and fair for all Americans.

I yield the floor.

The PRESIDING OFFICER (Mr. SCHATZ). The Senator from Iowa.

Mr. GRASSLEY. Mr. President, I ask unanimous consent to speak in morning business for 20 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

INCOME INEQUALITY

Mr. GRASSLEY. I ask unanimous consent that the letters I will be speaking about be printed in the RECORD at the end of my remarks.

Recently the Obama administration has been talking a lot about income inequality and poverty. Yesterday I spoke about the issue, about the war on poverty, its successes and its failures. As I said yesterday, the United States has spent trillions of dollars in the last 50 years fighting the so-called war on poverty. I said yesterday that the results have been marginal, in some cases successful, reducing the poverty rate from 19 percent down to the 15 percent it is now. But a lot more needs to be done.

Now, in the fight against the war on poverty, this administration, like a lot of administrations, wants to spend more money on more programs. Some of that may be justified, but that does not seem to fix the problems. If you just hand this money out with no strings and no oversight, it gets diverted and misused. That is the purpose of my speaking today on the subject of public housing.

Wasted money does not help the poor. There are a lot of people who make a nice profit from the poverty of others. This administration has been helping a number of these profiteers while the poor suffer. I want to be clear as to some of these issues I am talking about—their genesis goes back to previous administrations as well. Through my oversight work, I have seen this happen over and over, that a few people profit from trying to help the poor, but the money does not go there. The Department of Housing and Urban Development hands out $4 billion in Federal money every year to local housing authorities. This money is supposed to help provide clean, affordable, safe housing for the poor. But, while no one is watching, much of the money gets spent on high salaries and perks for the people who run the housing authorities. These housing authorities have other sources of money. For most of them, up to 90 percent of their total funding comes from the $4 billion contributed by the Federal taxpayers.

Housing and Urban Development argues that because housing authorities are State and local government entities, there is no reason to scrutinize them from here in Washington, DC. As far as I am concerned, HUD is missing the point for 4 billion reasons. Those are dollar reasons. Taxpayer money should come with Federal oversight. We need to make sure that the Federal authorities who disburse it make sure they oversee that it is spent in the legal way—to help the people who need the help.

I have been conducting oversight of the wasteful spending at housing authorities for almost 4 years. I have been urging the Obama administration to look at what is happening and to take action. But there is little if any interest in the oversight of these Federal dollars by the folks writing the checks here in Washington, DC. They just want to send the checks and pat themselves on the back. They do not want to talk about what actually happens to the money once it is disbursed.

Federal funds end up feathering the nests of local housing bureaucrats instead of housing the poor. I will show you how that is done. Here are some of the most egregious examples of how ineffective the Department of Housing and Urban Development has been at policing local housing authorities.

Bradenton, FL, is an area of the country which was hit extremely hard during the foreclosure crisis, but employees at Bradenton Housing Authority only have to work 4 days a week. They get 2 weeks off at Christmas, bonuses in June and December, and the option to cash out up to a month of sick leave twice per year. They get free use of a car purchased by the housing authority. After 15 years of employment, they get to keep the car when they leave or take $10,000 instead; it is their choice.

There are generous fringe benefits, but many housing authorities also provide very lucrative salaries. These salaries far exceed the salaries of Federal employees right here in Washington, DC, who hand out the taxpayers' money to the housing authorities. The biggest salary jackpot winner I have encountered so far is the Atlanta Housing Authority. At least 22 employees there earn between $150,000 and $303,000 per year. The Atlanta Housing Authority benefits from a special HUD designation called ''moving to work.'' That program exempts designated housing authorities from certain requirements, including salary justification. This is not just an isolated example. The executive director of the Raleigh, NC, housing authority receives about $280,000 in salary and benefits, plus up to 30 vacation days. He also accumulates comp time for any hours he works over 7½ hours per day. He has used over 20 days of comp time per year since 2009. Add that to his regular vacation time, and he is out of the office

nearly 3 months per year. Nine months of work for $280,000 is an annualized salary of $375,000 per year. Very few taxpayer-funded jobs pay anything close to that amount.

So what is the justification for such high salaries, particularly considering the fact that they are supposed to provide safe, affordable housing for low-income people? After years of ignoring the issue, HUD finally capped Federal funding for executive salaries at $155,500 per employee. Of course, this was only after various local media and I exposed deep-rooted problems and pushed the Department of Housing and Urban Development to act. But now housing authority executives have turned to creative accounting tricks to get around that limit of $155,500 per employee. Since some of their money comes from other sources, the housing authorities simply claim that any salary over the Federal limit comes from one of those other sources, whereas the money from those other sources ought to be used to help low-income people have affordable, clean, and safe housing.

Because of my oversight letters on this subject, HUD recently notified the housing authorities that they must document the original source of the funding used to pay salaries over the Federal limit. That is good news, but there are still larger problems. The Department is still not making this salary data public in a reasonable timeframe. I will give an example. This administration refused to release the 2010 set of data for almost a year. I hope we do not have to wait a year to get the most recent data.

Like many of our Federal agencies, some housing authorities spend large amounts of money on travel for conferences and training. Some of that may be legitimate, but I am raising questions about the extent to which it is done and the amount of money that is consumed. Staff and board members often attend the same conferences throughout the United States year after year. They often attend multiple conferences in a single year. In addition to travel costs, housing authorities must pay a conference fee for each attendee they send, often ranging from $400 at the low end to $1,000 per employee at the higher end.

That money could easily be used to improve conditions and make needed repairs in public housing facilities. Instead, it is frittered away on conferences. In other words, forget the low-income people they are supposed to be helping and spend the money someplace else.

The Tampa Housing Authority has spent more than $860,000 since 2009 for staff and board members to attend various conferences, seminars, and training programs—$860,000 that could have been used to provide affordable housing for low-income people. Tampa also has been sending 20 or more employees per year to conferences sponsored by the National Association of Housing and Redevelopment Officials. That alone costs more than $177,000 per year.

The Atlanta Housing Authority spent more than $480,000 since 2009 for the employees to attend conferences and training sessions. In fact, the housing authority paid over $68,000 in conference fees to a software company after giving them a multimillion-dollar contract for a new computer system.

I wonder—I don't know, but I think it is legitimate to question—if the housing authority executive director thought to ask for a discount. Many of the housing authorities with questionable spending don't limit the abuses to salaries or travel.

The Tampa Housing Authority purchased a new $7 million administrative office that includes nearly $3 million in renovations and upgrades. That could have helped hundreds, if not thousands, of poor people needing the housing. They are also paying nearly $800,000 in salary and benefits for a public relations department while at the same time paying an employee another $170,369 as a PR consultant.

Other housing authorities are also spending exorbitant amounts for outside consultants. Some of these consultants are former employees of the local housing authority.

In 2013, the Pittsburgh Housing Authority retained 10 law firms for a total of $3.5 million over 3 years. One law firm has been representing the housing authority during inquiries by the Department of Housing and Urban Development Office of Inspector General and the city controller.

Think about that. It is bad enough that taxpayers' money meant to help the poor is wasted, but when the taxpayer also pays the lawyers to defend the very organization from scrutiny about whether the taxpayers' money was wasted is even more outrageous. Of course, that adds insult to injury.

In Philadelphia, outside lawyers blocked the inspector general's office from assessing spending data for months, and that cost the taxpayers millions of dollars.

The Pittsburgh Housing Authority also paid an outside consulting firm $1.25 million in the year 2012. The vice president at the consulting company billed the housing authority $404,000 for 2,400 hours of work. That is 48 hours a week for a year. It is more than double the $168,000 salary of the housing authority executive director.

Harris County, TX, is one of the most egregious examples of out-of-control spending. In 2013, the HUD inspector general questioned the mismanagement of over $27 million in Federal funding for Harris County. The IG provided the following examples of fraud and abuse: over $1.7 million in excessive payroll expenses; $190,000 for statues and monuments; $66,000 for employees' shirts embossed with logos; $27,000 for trophies, plaques, and awards; $14,500 for a helicopter, a chartered bus, and golf cart rentals for a grand opening; and $18,000 for letters written by Abraham Lincoln.

I continue to send my oversight letters to the Senate appropriators and the Senate banking committee. These are the letters I received permission to put in the RECORD at the end of my statement.

The Senate appropriators and the Senate banking committee members have jurisdiction over the Department of Housing and Urban Development. They have the authority to do something about these abuses. My colleagues need to know the extent of the problems, and that I am ready to work with the Members of this body to address these issues.

Employment at public housing authorities should be about public service. That is why we have a program serving the needs of low-income people. It is supposed to be providing clean, safe, affordable housing for those in need, not helping bureaucrats live high on the hog on the taxpayers' dime.

As I said in my opening, this problem didn't start with this administration. There is a culture here that had to start back a long time ago. But now, bringing these problems to the attention of this administration, I hope it will take them seriously. If this administration is truly serious about income inequality—and not only using it for political purposes—it would stop shoveling taxpayers' money out the door with practically no oversight, no controls, no limits, and the waste of money I have just expressed. If President Obama is truly serious about income inequality, he would take the money high-income public housing authorities waste and give it to the benefit of low-income patrons of public housing to provide what the law is meant to provide these people: safe, affordable, healthy housing.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

U.S. SENATE,
COMMITTEE ON THE JUDICIARY,
Washington, DC, July 16, 2013.

Hon. SHAUN DONOVAN,
Secretary, U.S. Department of Housing and Urban Development, Washington, DC.

DEAR SECRETARY DONOVAN: The Department of Housing and Urban Development (HUD) awarded high performer status to the Harris County Housing Authority (HCHA) ''for eight consecutive years'' between 2004 and 2011. In the 2009 Consolidated On-Site Review, the HUD field office director, Dan Rodriguez, even stated that, HCHA ''practices are some of the best throughout our region.'' Following revelations of possible mismanagement in 2012, Mr. Rodriguez then told the Houston Chronicle, ''We didn't expect that anything was actually going on here of concern.'' He further stated, ''We in the field office here have always had the privilege of having one of the highest-performing housing authorities in the country.''

On June 19, 2013, the HUD Office of Inspector General (OIG) released an audit report raising concerns about HCHA mismanagement of over $27 million in federal funding. In addition to over $7 million spent on an unauthorized disaster assessment and over $8 million for the now-defunct Patriots on the Lake development, the OIG provided numerous examples of fraud and abuse of taxpayer dollars. These include:

Over $1.7 million in excessive payroll expenses;

$190,000 for statues and monuments;

$66,000 for employee shirts embossed with HCHA logos;

$54,000 for apartment rental for housing consultants;

$24,000 for a book writing project about disaster housing;

$27,000 for trophies, plaques and awards;

$14,500 for helicopter, chartered bus and golf cart rentals for a grand opening;

$18,000 for letters written by Abraham Lincoln; and

Over $150,000 in missing electronic equipment including computers and electronic tablets.

The OIG found that both HCHA management and the Board failed to fulfill their oversight responsibilities. Specifically, ''the Authority expended funds for many items that were not reasonable or necessary and did not support the Authority's mission.'' Moreover, ''they neglected their management and oversight responsibilities; wasted Authority funds, at times for personal gain; circumvented existing internal controls; and manipulated accounting records. These conditions occurred because the Authority's management and Board failed to exercise their fiduciary responsibilities and did not act in the best interest of the Authority.''

HUD also failed to ensure that millions in Disaster Housing Assistance Program (DHAP) funding, awarded following Hurricane Ike, were used properly or as intended. Instead, HCHA awarded a lucrative consulting contract to the former HCHA Board chairman Odysseus Lanier's firm just two months after he resigned from the Board. The conflict-of-interest waiting period is one year. Mr. Lanier's consulting firm received ''$11.3 million from HCHA, according to agency director Tom McCasland, most of it for work on some sort of multi-state disaster response survey that nobody wanted. Harris County tried to get $7 million in reimbursement for it from the Federal Emergency Management Agency, but was denied, according to the audit.'' Additionally, in 2008 the housing authority purchased at least five high-end SUVs which were subsequently donated to the Harris County Office of Emergency Management and earmarked for five specific employees.

Purchasing $18,000 historic documents, spending $190,000 on statues and monuments, and paying for chartered helicopter flights is not a hallmark of ''one of the highest performing housing authorities in the country.'' This is money that should have been used to provide clean, safe, and affordable housing for those in need. HUD must take greater steps to safeguard taxpayer dollars, especially during this time of budget cuts due to sequestration. Please provide the following information:

1. What steps are being taken by HUD to recoup as much of the $27 million in questionable spending outlined in the OIG audit report?

Given the efforts that Mr. Rankin and other officials at HCHA took to hide their questionable spending, have criminal referrals been made to the Department of Justice? If so, for what offenses? Who has been referred?

2. I have raised concerns about unreported conflicts-of-interest at HCHA and other housing authorities that have cost taxpayers millions. What steps are being taken by HUD to tighten up conflict-of-interest reporting requirements and increased oversight to reduce the questionable payments in the future?

3. It is my understanding that HUD has conducted no oversight of the billions in Disaster Housing Assistance Program (DHAP) funding granted to HCHA and other housing authorities along the Gulf Coast impacted by Hurricanes Katrina, Rita and Ike. Please explain why this has not been done and, given the recent financial problems at HCHA and billions provided for Hurricane Sandy efforts, when we might expect an audit to be conducted?

4. It is my understanding that neither the former HCHA executive director, Guy Rankin IV, nor his new company, International Housing Solutions, has been suspended or disbarred from receiving federal funding through HUD. In fact, Mr. Rankin may be trying to obtain or has already received Hurricane Sandy funding even after allegedly wasting millions in Hurricane Ike funding.

Please state whether HUD has suspended or disbarred Mr. Rankin and/or International Housing Solutions, as well as other bad housing authority actors, from receiving federal funding.

Please also explain what steps HUD is taking to ensure that Hurricane Sandy funding is used as Congress intended and not lost to waste, fraud and abuse.

5. What specific changes have been and will be made to the housing authority assessment program that will address the many deficiencies in the current self-assessment program? When will these changes be fully implemented?

6. Currently, the housing authorities' financial and management audits are paid for by the housing authorities themselves, which may result in conflicts of interest. What alternatives to auditor contracting awards and payments are being considered by in order to ensure that the auditors are serving the taxpayers instead of housing authority management?

Thank you in advance for your prompt attention to this matter. I would appreciate receiving your response to this matter by July 31, 2013. Should you have any questions regarding this matter, please do not hesitate to contact Janet Drew of my staff.

Sincerely,

CHARLES E. GRASSLEY,
Ranking Member,
Committee on the Judiciary.

U.S. SENATE,
COMMITTEE ON THE JUDICIARY,
Washington, DC, November 20, 2013

Hon. SHAUN DONOVAN,
Secretary, Department of Housing and Urban Development, Washington, DC.

DEAR SECRETARY DONOVAN: I have been raising concerns about questionable spending at public housing authorities (PHA) across the United States. I have questioned excessive travel spending at public housing authorities in the past, but the Tampa Housing Authority (THA), a HUD high performer, appears to have far surpassed those housing authorities in travel and conference spending.

Recent investigative reports by Channel 10 News in Tampa found that THA has spent in excess of $860,000 since 2009 for staff and Board members to attend various conferences, seminars and training programs. According to travel documents provided by THA (see attached), staff and board members often attend the same conferences throughout the United States, some for the same organizations year after year, and often attend multiple conferences in a single year. In addition to travel costs, THA pays a conference fee for each attendee, ranging between $400 and $1000. Every dollar that goes to airfare, meals, lodging and conference fees, is another dollar that cannot be used to help house homeless Tampa Bay residents.

Additionally, these trips amount to thousands of man hours spent away from the office and not serving the citizens of Tampa. According to the travel documents, THA staff and board members annually spend more than 500 work days outside the office. While THA may argue the necessity for the conference and training attendance, a vast majority of these trips appear to be non-critical to housing authority business and give the impression of being an excuse to take expensive vacations paid for with taxpayer dollars.

Like other housing authorities I have been investigating, THA has been spending limited federal funding for other questionable expenses. The executive director, Jerome Ryans, receives an annual salary of $214,000 plus a compensation package which puts him well over the $155,500 salary cap. Additional examples include: a new $7 million administrative office with nearly $3 million in renovations and upgrades, nearly $800,000 on salary and benefits for the public relations department while paying $170,369 for a PR consultant, $2.8 million in outside legal fees since 2009 while one outside lawyer is also married to a housing authority employee.

In August, Executive Director Ryans complained that ''the agency will also lose approximately 1 million dollars in administrative fees that cover operational costs due to sequestration.'' He also stated that ''it is our goal to continually find ways or opportunities to reduce overall departmental costs.'' I strongly suggest that Mr. Ryans and HUD start by curtailing attendance at conferences and training seminars, excessive salaries, consulting and legal fees.

Please provide the following:

1. Please describe the steps being taken by HUD to rein in excessive spending on travel, conferences and training at THA and other housing authorities across the country and explain why those steps have been ineffective in preventing the abuses described above.

2. The complete annual compensation packages of all THA employees, including salaries, bonuses and any other compensation (health care, retirement, etc).

3. A copy of most recent employment contracts for the executive director and all THA financial statements filed with HUD, including any statements made about executive director salary and all benefits.

4. Complete documentation of the remodeling expenditures for the new headquarters building.

5. The total number of credit cards issued to THA, including any provided to THA board members.

6. All legal bills and professional service and consulting fees paid by the PHAs. Please also document all conflict of interest waivers.

7. A list of all take-home vehicles provided by the housing authorities and the names of the employees who drive them.

Thank you in advance for your prompt attention to this matter. I would appreciate your response by December 6, 2013. Should you have any questions, please do not hesitate to contact Janet Drew of my staff.

Sincerely,

CHARLES E. GRASSLEY,
Ranking Member.

U.S. SENATE,
COMMITTE ON THE JUDICIARY,
Washington, DC, January 8, 2014.

Hon. SHAUN DONOVAN,
Secretary, Department of Housing and Urban Development, Washington, DC.

DEAR SECRETARY DONOVAN: The Dayton Daily News recently reported questionable management decisions at the Dayton (Ohio) Housing Authority, renamed Greater Dayton Premier Management (GDPM). I want to ensure that HUD taxpayer dollars are used for safe, affordable housing instead of questionable compensation packages.

According to the article, the GDPM Board of Commissioners recently fired the interim CEO, Al Prude. Mr. Prude was removed by a Board resolution which stated that the housing authority ''is going to a 'new business model' that consists of four agency directors acting as a team that will meet twice a day to run the agency.'' Instead of hiring a new CEO immediately, the housing authority is paying the four department heads each an additional $1,000 per week to cover the CEO duties. At that rate, the housing authority is spending $16,000 per month or $192,000 per year for the department directors to cover the CEO duties, with no time frame for naming a replacement. The former CEO was paid just over $123,000 per year which now looks like a bargain.

It also appears that prior to his removal, Mr. Prude received two very lucrative pay raises on one day last year. The first bumped his salary ''from $98,542 to $123,157 on Aug. 30, 2012, along with a check for back pay through June 1, when he was appointed interim CEO.'' The second was an increase ''from $81,000 to $98,542, retroactive to the date of his hire on Jan. 31, 2011.'' He also received a lump-sum payment for back pay back to his hire date. The raises were signed by himself, the board chairman and the chief financial officer.

Although the GDPM Board decided to terminate Mr. Prude, the decision to pay the department heads to cover his duties indefinitely appears to be even more expensive than the previous CEO. Therefore, I am requesting the following information for the period of 2008 to the present:

1. Please provide an explanation for why a housing authority is allowed to pay an additional $16,000 per month for four individuals to act as CEO. Please also document how HUD intends to enforce the $155,000 salary limit when the duties are split among several individuals.

2. The complete annual compensation packages of all GDPM employees, including salaries, bonuses, retroactive pay, separation pay and any other compensation (health care, retirement, etc.).

3. Provide a list of all legal bills and professional service and consulting fees paid by GDPM.

4. Please document any Conflict of Interest waivers filed by the GDPM and Board of Commissioners with HUD.

5. What additional oversight is being conducted by HUD regarding payments to outside consultants and law firms by all housing authorities across the country to ensure that all federal funds, including stimulus and disaster funds, are protected against waste, fraud and abuse? Please be specific.

6. Provide all travel records for all employees at GDPM as well as the GDPM Board members.

7. Please provide the names of all nonprofit affiliates with ties to GDPM. Please include the names of all officers and their salary/benefit packages.

Accordingly, please provide responses by no later than January 24, 2014. If you have any questions regarding this letter, please have your respective staff members contact Janet Drew.

Sincerely,

CHARLES E. GRASSLEY,
Ranking Member.

CONGRESS OF THE UNITED STATES,
Washington, DC, January 9, 2014.

Hon. SHAUN DONOVAN,
Secretary, U.S. Department of Housing and Urban Development, Washington, DC.

DEAR SECRETARY DONOVAN: Recent reports in the Raleigh News & Observer, which we have attached to this letter, have shone a light on the situation surrounding the executive director of the Raleigh, North Carolina Housing Authority (RHA) and his extremely generous salary and fringe benefits. Specifically, we are concerned that the RHA—a HUD ''high performer''—allows its executive director, Steve Beam, to be on paid vacation from the housing authority for nearly three months a year to pursue his outside hobbies and interests.

According to the article, Mr. Beam is one of the most highly paid housing authority executive directors in the country. His compensation package, which includes ''salary, bonuses, longevity payments and car allowance,'' totals approximately $280,000 per year. This year, the RHA board also increased his annual vacation time from 24 days to 30 days per year. In return for the high salary, Mr. Beam is only required to work 7.5 hours per day.

In addition to the generous salary and vacation days he receives through his contract, Mr. Beam also accumulates comp-time for any hours he works over 7.5 hours. This benefit is extremely unusual for such a highly paid manager and Mr. Beam has used it to rack up over four months of paid vacation from 2010 to the present. In fact, because of Mr. Beam's unique 7.5 hour work day, over the course of one year he accrues an additional two weeks of comp-time simply by working a traditional eight hour day. All told, he used 22.5 comp days in 2009, 23.5 in 2010, 20 in 2011, 20.5 in 2012, and only 14 through October 2013.

It appears however, that despite these extremely generous benefits, Mr. Beam still uses government funded time to indulge his interest in magic tricks, which he referred to as his ''business/hobby'' in a statement to the News & Observer. The newspaper spotlighted several examples of Mr. Beam's using work time to pursue his hobby including posting to a website called ''The Magic Café.'' Given that the RHA board specifically gives Mr. Beam months of vacation unavailable to other housing authority executives in order to pursue his interest in magic, it is extremely concerning that Mr. Beam was unable to confine his ''business/hobby'' to his multiple months of vacation which suggests the RHA does not have sufficient oversight controls over Mr. Beam's activities.

The RHA executive director and board believe that RHA functions well while the executive director is away from the office for nearly three months a year mainly because RHA has a ''capable'' deputy executive director to pick up the slack. As the RHA receives the vast majority of its funds from HUD, it is important for HUD to hold Mr. Beam and the RHA board accountable for their actions. To examine the extent of HUD's oversight over Mr. Beam in the RHA, please answer the following questions and provide the requested documents:

1. An explanation for why Mr. Beam is allowed to accumulate up to three weeks of comp time while working less than the standard 40 hour work week.

2. An explanation for how RHA is deemed a ''high performer'' when the executive director is away from the office for nearly three months per year.

3. The complete list of annual compensation packages of all RHA employees, including salaries, bonuses, longevity pay, car allowance and/or take-home vehicle, vacation and comp time and any other compensation (health care, retirement, etc).

4. Please review and document the executive director's use of RHA office equipment to conduct non-RHA business.

5. Provide a list of all legal bills and professional service and consulting fees paid by RHA.

6. Please provide copies of all employee financial disclosure forms and document any Conflict of Interest waivers filed by the RHA and RHA board with HUD.

7. Provide all travel records for all employees at RHA as well as the RHA board members.

8. Please provide the names of all nonprofit affiliates with ties to RHA. Please include the names of all officers and their salary/benefit packages.

Accordingly, please provide responses by no later than January 24, 2014. If you have any questions regarding this letter, please have your respective staff members contact Janet Drew with Senator Grassley or Kris Denzel with Congressman Holding.

Sincerely,

CHARLES E. GRASSLEY,
U.S. Senator.
GEORGE HOLDING,
U.S. Congressman.

U.S. SENATE,
COMMITTEE ON THE JUDICIARY,
Washington, DC, January 16, 2014.

Hon. SHAUN DONOVAN,
Secretary, U.S. Department of Housing and Urban Development, Washington, DC.

DEAR SECRETARY DONOVAN: A recent series of articles in the Bradenton Herald describe very serious financial mismanagement issues at the Bradenton (Florida) Housing Authority (BHA). Specifically BHA—a HUD ''high performer''—has provided lucrative employee compensation packages that helped put the housing authority $400,000 in debt. HUD has already removed both employees for attendance and vacation time infractions, but there appear to be other financial and management problems as well.

The BHA employee manual contains very questionable provisions for take-home vehicles, lucrative bonus and leave policies, and retirement benefits. According to an October 6, 2013 Bradenton Herald article, at least half of the ten person staff have take-home vehicles. According to page 49 of the BHA employee handbook, the take-home vehicles are ''available for both business and personal use,'' and ''BHA issues a fuel credit card for each vehicle user.'' Additionally, the employee is required to ''arrange for routine vehicle servicing . . . through the Development Director'' and the vehicle must be ''cleaned every other week inside and out at a designated car wash.''

If employees with fifteen or more years of service like their take-home vehicles, they have the option of keeping them when they retire or voluntarily leave. According to the employee handbook, the employee ''will be entitled to either the vehicle that they are driving at the time of the separation or $10,000.'' Moreover, the policy provides that ''if said vehicle is leased, the Housing Authority will immediately pay the lease in full.'' Interestingly, the policy places no limit on the value of the vehicle or the lease to be paid off.

Most BHA employees are given two bonuses every year, one in June and one in December. According to the employee handbook, employees who have been with BHA for at least a year are eligible for a bonus of up to ten percent which is determined by the executive director. The bonus is paid in June and even employees who retire or voluntarily leave during the year receive a prorated bonus. According to an October 20, 2013, Bradenton Herald article, BHA instituted a new bonus policy in February 2013, without Board approval, that gave every employee a ten percent raise in March 2013. The second bonus, a longevity award, is paid in December of each year (see Table below). Even employees who voluntarily left BHA after five or more years of employment are paid a prorated amount.

For service of at least:	But less than:	The Amount is:
2 years	3 years	$100
3 years	4 years	$200
4 years	5 years	$300
5 years	10 years	1 Weeks Pay
10 years	15 years	Two Weeks Pay
15 years	20 years	Three Weeks Pay
20 years		4 Weeks Pay

The BHA has very liberal leave policies including 15 hours of vacation and 15 hours of sick leave per month and bonus vacation hours after five years of service. Although the employee handbook allows for two days off for Christmas and one for New Year's Day, BHA had been closing between December 20th and January 2nd for the Christmas and New Year's holidays. Plus, an employee can, according to the employee handbook, cash out between 40 and 160 sick leave hours twice per year and may convert vacation hours to sick leave hours in order to cash them out. In fact, the Bradenton Herald estimates that the former executive could cash out ''between $7127.50 and $28,510 at a time'' so he could have pocketed an extra $14,225 to $57,020 per year.

Meanwhile, BHA board members failed due diligence and oversight responsibilities. The board consistently passed ''resolutions without seeing the language'' and the chairman now wants to review employee policies only after the executive director was fired. Another board member stated ''HUD is the official agency.'' And, ''They didn't call me and say, 'Did you know your budget is in deficit.' ''

To examine the extent of HUD's oversight over BHA management, please answer the following questions and provide the requested documents from years 2008 to present:

1. A copy of the former BHA executive director's most recent employment contract.
2. The total amount of salary and compensation paid to the former executive director.
3. The complete annual compensation payments to all BHA employees, including salaries, bonuses, longevity awards and cashed out sick time any other compensation (health care, retirement, take-home vehicle).
4. The total number and description of BHA take-home vehicles. The number of BHA vehicles or $10,000 payments given as a retirement/separation benefit, as well as whether or not the housing authority paid off the vehicle lease.
5. The total number of fuel and other credit cards authorized by BHA. Please include the names of each employee provided with a fuel or other credit card, and the monthly fuel charges paid by BHA.
6. In addition to every Friday, please document every week day (both full and half) per year that the BHA has been closed and for what reason.
7. A list of all legal bills and professional service and consulting fees paid by BHA, including all vehicle service bills.
8. Please provide all financial disclosure forms completed by BHA employees and document any Conflict of Interest waivers filed by the BHA and Board of Commissioners with HUD.
9. Provide all travel records for employees at BHA as well as the BHA Board members.

Accordingly, please provide responses by no later than January 31, 2014. If you have any questions regarding this letter, please have your respective staff members contact Janet Drew.

Sincerely,

CHARLES E. GRASSLEY,
Ranking Member.

Mr. GRASSLEY. I yield the floor, and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. BLUMENTHAL. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Ms. HEITKAMP). Without objection, it is so ordered.

WOMEN'S HEALTH PROTECTION ACT

Mr. BLUMENTHAL. Madam President, this month we recognize the 41st anniversary of the Supreme Court decision in Roe v. Wade, a ruling that assured every woman her constitutional right to make her own decision about whether and when to have a child based on her fundamental right to have her privacy protected.

I had the honor to clerk for the author of Roe v. Wade, Justice Harry Blackmun, shortly after that decision in 1974. Few of us expected we would be here 41 years later facing the kind of attacks—in fact, the onslaught on women's health care and on their right to privacy—that we see again and again and again on the part of States, and even in this Congress.

Today the House of Representatives will debate and probably vote on a bill that would severely restrict—very practically constrict—a women's right to choose. H.R. 7 is a threat to that right of privacy. Instead of moving forward in protecting women's health, all too often we have seen ongoing attacks. After four decades, this judgment is threatened by onerous and ongoing limitations repeatedly passed by State legislators and this body.

I am very proud to be joined today by two of my most distinguished colleagues, Senator MURRAY of the State of Washington and Senator BALDWIN of Wisconsin, who have been tireless champions for women's rights—for our constitutional rights—and for women's health care. I am humbled and admiring of the work they have already done and the work we have ahead of us.

With their support, I have introduced—particularly with the active work of Senator BALDWIN—a measure that will proactively and preventively protect women's rights against this onslaught at the State level.

The Women's Health Protection Act is designed to stop restrictions that purportedly protect women's health but really use that cause as a ruse and a ploy to impose physical layouts on clinics, admitting privileges on doctors, and other kinds of severely burdensome restrictions—such as ultrasound requirements when there is no real medical reason for them—and basically apply to abortion health care the same kinds of restrictions with no more limitations than are required for medically comparable procedures. That is the basic principle.

The goal is to push back the offensive onslaught on women's health care. We want to be on the offense rather than the defense because undoubtedly most of these restrictions, if not all, will eventually be struck down by the courts. The resources which are required are burdensome on the organizations and groups and individuals who are forced to carry on that fight.

I know about that fight because I helped to wage it as an attorney general in the State of Connecticut for 20 years. I am very proud that I enforced many of the laws that are designed to protect a woman's right to choose, including the FACE statute. I was the first attorney general to enforce the FACE statute.

We have many issues that are now before the Supreme Court, such as the McCullen v. Coakley case—which I hope will be decided—to uphold the buffer zone that makes women's rights real against the intimidation and deterrents that anti-choice groups try to bring.

Making these rights real—the right of privacy, the right to be left alone—is the fundamental reason that we have introduced the Women's Health Protection Act.

The President tonight will talk about many of the most important issues that matter to this country, including economic opportunity, job creation, recovery from the deepest recession in recent history; giving people a greater sense of confidence and trust in their ability to gain the skills they need to move forward in their lives. Economic mobility in this country is one of the greatest challenges we face for our children and our grandchildren. Those issues of job creation and economic growth are what we should be debating, not H.R. 7, not the restrictions at the State level that seek to inhibit and impede the ability of a woman to exercise her fundamental right to privacy. Let's keep in mind what is important to the American people who sense deeply, because it is part of our cultural DNA, part of our fundamental reason for being as a nation, that we have a right to privacy over a personal decision that should be made by a woman in consultation with her doctor, her health care provider, and her family, without interference from government bureaucrats or politicians. That is what is important. Ending the chilling effect of those State restrictions is also one of the goals—the chilling effect that deters women from exercising those rights, making those rights real, protecting a woman's right to decide whether and when to have a child. Every pregnant woman faces her own unique circumstances and challenges, and she has a right to make her own decision based on her own values, guidance from a physician she trusts, a family member she loves and her personal goals and what is right for her family.

In the 40 years since Roe v. Wade, the attacks on this right have not been slowed; they have merely evolved, and they have taken new forms. I stand with my colleagues today and ask that we recognize together these pervasive threats, that we counter them and stand together in fighting back.

I am very proud to stand with Senator BALDWIN and Senator MURRAY,

and I am proud to yield for Senator BALDWIN.

The PRESIDING OFFICER. The Senator from Wisconsin.

Ms. BALDWIN. Madam President, I thank the Senator from Connecticut.

Last week marked the 41st anniversary of the landmark Supreme Court decision in Roe v. Wade, which affirmed that women have the right to make their own personal health care decisions and to have access to safe and legal reproductive care.

The anniversary of Roe should commemorate how far our country has progressed in the last 40 years in safeguarding women's reproductive freedoms and access to quality health care. But today I rise to recognize that history has been made in another way; that is, turning back the clock.

Americans across the country expect to have access to high-quality, dependable health care when they and their families need it. Unfortunately, for women across this country, this access has come under attack.

As my colleagues and I have worked to reform our health care system, to expand access to quality, affordable health care, too many States have enacted record numbers of laws that restrict a woman's access to comprehensive reproductive health services and the freedom to make her own health care decisions. In the past 3 years, States across the country have enacted a total of 205 provisions that restrict women's access to safe abortion services. In 2013 alone, States enacted 70 of these measures.

In my home State of Wisconsin, we are now ranked as one of the worst States when it comes to a woman's reproductive rights, thanks to our Republican Governor and legislature. Wisconsin women, families, and their doctors are facing a slew of new and radical restrictions to health services mandated by one-party—Republican—rule in my State.

Most recently, our Governor has enacted four new restrictions on women's access to safe and legal abortion care in our State. For one, he signed a law that not only forces women to undergo unnecessary medical procedures but also imposes unreasonable requirements on doctors who deliver care to women.

I recently heard from a mother in Middleton, WI. She found out her baby had severe fetal anomalies and would not survive delivery. She had to undergo an emergency termination, and a clinic in Milwaukee was the only place that would do the procedure. But because the Governor was set to sign this law imposing unreasonable requirements on providers, the clinic was preparing to close its doors and wouldn't schedule her for an appointment. She and her husband were forced to find childcare for their two sons and leave the State and travel to Minnesota just to get the medical care she needed. If not for a Federal court order blocking the law shortly after the Governor signed it, the admitting privileges provision would have reduced women's access to safe and legal abortions in Wisconsin by 66 percent, closing several health care clinics and leaving women out in the cold. But unfortunately for this woman in Middleton, the court order did not come fast enough and the Governor's law disrupted her family during a deeply personal and trying time.

The threat in Wisconsin and in States across the country is clear. Politicians are doing this because they think they know better than women and their doctors. The fact is they don't. It is not the job of politicians to play doctor and to dictate how these professionals practice medicine, nor is it their job to intrude in the private lives and important health decisions of American families.

That is why I am proud to stand with my colleagues, including my good friend from Connecticut and my good friend from Washington State, and challenge these attacks on women's freedoms. I am proud to have introduced the Women's Health Protection Act because every American woman deserves the freedom to exercise her constitutional rights by making personal health decisions for herself and for her family with a trusted doctor and without political interference.

Our bill makes it clear that States can no longer enact laws that unduly limit access to reproductive health care and that do nothing to further women's health or safety. The Women's Health Protection Act creates Federal protections against State restrictions that fail to ensure women's health and intrude upon personal decisionmaking. It promotes and protects a woman's individual constitutional rights and guarantees that she can make her own responsible health care decisions no matter where she lives.

Elected officials should not put politics before women's health and women's safety. Women are more than capable of making their own personal medical decisions without consulting their legislator. Every woman in America deserves the freedom to plan her own family, to make her own health care decisions, and to have access to essential and quality women's health care services. We need to act now to guarantee that women will continue to have that freedom.

Today I stand with 33 of my Senate colleagues and 99 Members of the House of Representatives to move our country forward with the Women's Health Protection Act and to safeguard women's constitutional rights under Roe. We need to act now to protect a woman's access to care and her constitutional rights, no matter where she lives, by enacting the Women's Health Protection Act.

Again, I thank my colleagues, in particular my good friend from Connecticut, in leading us in this discussion on the Senate floor but also with the introduction of the bill.

I yield the floor.

The PRESIDING OFFICER. The Senator from Washington.

Mrs. MURRAY. Madam President, I thank my colleagues from Connecticut and Wisconsin for their strong voices in support of a woman's right to make her own health care decisions in this country. I appreciate them being here today to talk about that and to stand with me to remind our colleagues that 41 years ago last week, just about 400 yards from where we are standing today, the course of history for women in the United States was changed forever.

After over one century of struggle, a new generation of American women had access to safe and legal abortion. With one case, American women gained the ability to make their own decisions about their own health care and their own bodies. At a time when some Members of this body were far too young to remember, women stood up to the restrictive laws of States and the Federal Government and to the men who at that time wrote them.

I would like to think that after four decades, many of those who want to make women's health care decisions for them have come to grips with the fact that Roe v. Wade is settled law. But unfortunately that notion is quickly shattered with one look at our legislatures across the country and efforts right here in Congress. In fact, tomorrow the House of Representatives is slated to vote on their misleadingly named ''No Taxpayer Funding for Abortion Act.'' That bill severely undermines a woman's access to insurance coverage of comprehensive health care and fails to allow her to get the care she needs, even when her own health is at risk. It is nothing more than an attempt to eliminate access to abortion services while restricting a woman's ability to make personal decisions about her own care. I guess we shouldn't be surprised.

The truth is that the tide of these politically driven, extreme, and unconstitutional laws continues to rise. In 2013, our Nation saw yet another record-breaking year of State legislatures passing restrictive legislation barring women's access to abortion services. In fact, in the past 3 years, the United States has enacted more of these restrictions than in the previous 10 years combined. That means that now, more than ever, it is our job to protect this decision for women, to fight for women's health, and to ensure that women's health does not become a political football.

For that reason today I will, along with 18 other Members of my caucus, file a brief with the Supreme Court of the United States in the case of Hobby Lobby Stores, Inc., v. Sebelius. Just as in the many attempts before this case, there are those out there who would like the American public to believe that this conversation is anything but an attack on women's health care. To

them, it is a debate about freedom—except, of course, for the freedom of women to access their own care.

It is no different than when we are told that attacks on abortion rights aren't an infringement on a woman's right to choose, they are about religion or States' rights, or when we are told that restricting emergency contraception isn't about limiting women's ability to make their own family planning decisions, it is about protecting pharmacists, or when last week we were told that a certain former Republican Governor's comments about women's libido was a ''tone'' issue rather than a direct reflection of the Republican Party's misguided and arcane policies.

The truth is this is about contraception. This is an attempt to limit a woman's ability to access care. This is about women.

Allowing a woman's boss to call the shots about her access to birth control should be inconceivable to all Americans in this day and age and takes us back to a place in history when women had no voice or no choice.

In fact, contraception was included as a required preventive service in the Affordable Care Act on the recommendation of the independent, nonprofit Institute of Medicine and other medical experts because it is essential to the health of women and their families. After many years of research, we know ensuring access for effective birth control has a direct impact on improving the lives of women and families in America. We have been able to directly link it to declines in maternal and infant mortality, reduced risk of ovarian cancer, better overall health care outcomes for women, and far fewer unintended pregnancies and abortions, which is a goal we should all share.

But what is at stake in this case before the Supreme Court is whether a CEO's personal belief trumps a woman's right to access free or low-cost contraception under the Affordable Care Act. Every American deserves to have access to high-quality health care coverage, regardless of where they work, and each of us should have the right to make our own medical and religious decisions without being dictated to or limited by our employer. Contraceptive coverage is supported by the vast majority of Americans who understand how important it is for women and families.

In weighing this case, my hope is the Court realizes that women working for private companies should be afforded the same access to medical care regardless of who signs their paycheck.

We cannot allow for-profit, secular corporations or their shareholders to deny female employees' access to comprehensive women's health care under the guise of a religious exemption. It is as if we are saying that because you are a CEO or a shareholder in a corporation, your rights are more important than your employees who happen to be women. That is a very slippery slope that could lead to employers cutting off coverage for childhood immunizations, if they object to it, or prenatal care for children born to unmarried parents, if they thought that was wrong, or an employee's ability to access HIV treatment.

I am proud to be joined in this effort by 18 other Senators who were here when Congress enacted the religious protections through the Religious Freedom Restoration Act in 1993 and who also were here when Congress made access to women's health available through the Affordable Care Act in 2010. They are Senators who know that Congress never intended for a corporation—or furthermore, its shareholders—to restrict a woman's access to preventive health care, because we all know that improving access to birth control is good health policy and good economic policy. We know it will mean healthier women, healthier children, and healthier families. And we know it will save money for businesses and consumers.

So today we are taking another step forward to uphold the promise we made to women and provide this access broadly, and I believe our Nation will be better for it.

I yield the floor.

The PRESIDING OFFICER. The Senator from South Dakota.

Mr. THUNE. Madam President, I ask unanimous consent to speak for no longer than 15 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

STATE OF THE UNION ADDRESS

Mr. THUNE. Madam President, tonight the President of the United States will come before the Congress and make his State of the Union Address. That is an annual ritual we go through around here every year, and I have been through State of the Union speeches through multiple administrations. I sort of liken them to somebody making New Year's resolutions at the beginning of the new year, filled with lots of rhetoric and promises, most of which get left on the cutting-room floor when the speech concludes. But that being said, it is something that gives the President an opportunity to lay out his agenda for the coming year.

Rumor has it that this year the President's speech is going to focus on income inequality and economic opportunity. Well, that is good to hear because these last 5 years of the Obama administration have been devastating to Americans who are trying to advance economically.

Nobody can deny that the President inherited a difficult economic situation. I think we would all concede that at the very outset. But he has had now 5 years, going on 6, to make things better. Unfortunately, he has not made much progress.

For the majority of Americans, things do not look much better today than they did 5 years ago. The economy still is not working; unemployment remains at historic recession-level highs; income inequality is at the highest point literally in 86 years; household income has dropped by nearly $4,000 since the President took office.

I would like to quote from a piece that was published on Sunday. It said this:

> The last five years have been cataclysmic. . . . The average income of the top 1 percent of earners increased about 31.4 percent from 2009 to 2012, while wages for the other 99 percent essentially stood still. The proportion of economic gains going to the very wealthy under the Obama administration is greater than it was under Mr. Bush.

Those are not Republican talking points. That is from a column published in the New York Times. The column goes on to state:

> The rich-poor gap in the United States is now greater than in any other industrialized country. Upward mobility, a staple of the American Dream, is eroding compared with more than a few nations.

That again is from the New York Times.

Whether the author intended it that way, it is a pretty damning indictment of the economic policies of the past 5 years.

So I am glad to hear that the President is planning to focus on income inequality and economic opportunity tonight. These statistics make it very clear just how important it is we have that discussion right now. And they also make it clear we cannot continue the economic policies of the past 5 years because these policies have clearly failed.

The President has tried throwing taxpayer money at the problem—witness the failed trillion-dollar stimulus bill. He has tried economic bandaids that attempt to alleviate some of the symptoms of economic stagnation without doing anything to address the cause. Neither of those strategies has been successful in doing the one thing that will turn our economy around; that is, creating full-time, well-paying jobs for the American people.

Extending unemployment benefits or offering food stamps may provide short-term relief, but no government assistance is going to provide a stable, secure, prosperous future like a good job will. Real long-term economic security and prosperity comes when families have access to stable well-paying jobs, with the potential for advancement.

If we really want to help Americans, if we really want to get our economy growing, that is where our focus needs to be: creating the kind of environment where job creation can flourish. That means making it easier and less expensive for businesses—particularly small businesses, which create a majority of the jobs in this country—to expand and hire new workers.

Unfortunately, the President has spent much of his Presidency making it more difficult. ObamaCare, for example, saddled businesses with a host of new taxes and regulations that have

made it difficult or in some cases impossible for businesses to hire new employees.

CBS reported in December that—and I quote—''Nearly half of U.S. companies said they are reluctant to hire full-time employees because of the [ObamaCare] law.'' That is not how you want businesses to feel if you are looking to encourage them to grow and create jobs.

So I am hoping that this evening the President will turn away from the policies that have made nearly half of U.S. companies too worried to hire new full-time employees and turn toward policies that will enable real job creation in our economy.

According to his advisors, the President wants 2014 to be a year of action. Republicans could not agree more, and there are a number of actions we think the President can take, and I hope he will announce them tonight.

One thing Republicans and Democrats agree on, and would like the President to do, is grant immediate approval of the Keystone pipeline. According to the President's own State Department, the Keystone pipeline would support 42,000 jobs that would provide $2 billion—$2 billion—in wages and earnings without taxpayers having to spend a dime. All that is required for the creation of these jobs is the President's approval, which he has inexplicably delayed now for 5 years, despite numerous reports testifying to the benefits of the project and its low environmental impact.

The President's staff has spent a lot of time over the last week talking about the President's intention of acting without Congress when Congress disagrees with him. Well, here is something the President can legitimately do unilaterally. He has the authority to open the door to these 42,000 jobs, and I hope this evening he will announce his intention of acting on approval of the Keystone pipeline.

Another thing I hope the President will do tonight is encourage the majority leader to take up dozens of jobs bills that have been passed by the House of Representatives. Many of these bills passed the House with bipartisan support and could pass the Senate the same way. There is no good reason why the majority leader has decided to let them languish. Surely we could take up a few of those bills. The President ought to call on his party to pass these bills to get Americans back to work.

In the same spirit, I hope the President will call on his party in the Senate to approve trade promotion authority legislation, which would help create U.S. jobs by giving farmers, ranchers, entrepreneurs, and job creators in this country access to 1 billion new consumers around the globe.

Republicans hope the President will use that phone of his that he keeps talking about to call the majority leader here in the Senate and encourage him to pass trade promotion authority as soon as possible.

Of course, no discussion of relief for middle-class Americans and job creators is complete without discussing ObamaCare, which is putting an intolerable burden on middle-class families and small businesses.

I am not very hopeful that the President is going to announce his intention tonight of working with Congress to repair some of the worst parts of his signature law, but for all Americans' sake, I hope he does.

Around the country, families are reeling under the impact of ObamaCare: higher insurance premiums, higher out-of-pocket costs, reduced access to doctors and hospitals. Meanwhile, businesses are cutting workers' hours, eliminating health care plans, or declining to expand their businesses to protect themselves from ObamaCare's burdensome taxes and regulations.

There is bipartisan support for more than one change to ObamaCare, and there is particularly strong support for repealing the job-killing medical device tax, which is forcing medical device companies to send American jobs overseas.

In March of last year, the Senate voted 79 to 20—79 to 20—against the tax. More than 30 Democrats voted for repeal. If the President is really serious about putting Americans back to work, he will announce his intention of working with Congress to repeal this job-destroying portion of his legislation.

Last month almost 350,000 Americans gave up looking for jobs and dropped out of the labor force altogether. That is 350,000 Americans in 1 month—1 month—who gave up looking for a job.

The labor force participation rate is at its lowest level in 36 years. More than 10 million Americans are looking for work, and nearly 4 million of them have been unemployed for more than 6 months. In fact, if you had the labor participation rate today that we had when the President took office, the unemployment rate today would be about 11 percent.

It is definitely—it is definitely—time for a year of action. It is time to leave behind the economic bandaids of the past 5 years and focus on policies that will not address just the symptoms but the cause of our weak economic growth.

We need to remove the obstacles facing our Nation's job creators so that struggling Americans can finally get back to work. We need to help create a future where every American has the opportunity for a well-paying, full-time job, with the possibility of advancement. You are not going to see that as long as the policies coming out of Washington, DC, and this administration make it more expensive and more difficult to create jobs for the American people.

And you are not going to do anything about income inequality if you drive people's cost of living higher, which is what ObamaCare's premium increases, higher out-of-pocket increases, energy-cost increases—there are new regulations coming out today that are going to put new requirements and regulations on existing coal-fired powerplants that are going to drive electricity costs through the roof for people whom I represent in South Dakota.

Fifty percent of the electricity in South Dakota comes from coal-fired power. We are told the administration is coming out with regulations that are going to apply those same things that apply to new plants to existing coal-fired power. So you are going to have not only new plants that are going to be prevented from being constructed but those that are existing that are going to have to modify their plants at enormous cost, in many cases with technologies that do not exist. All that does is put people out of work and makes it more expensive for middle-class Americans to make ends meet.

If you want to do something about income inequality, provide good-paying jobs for middle-class families in this country. Put policies in place that make it less expensive, less difficult to create those jobs, and then drive down the cost for middle-class Americans rather than raising them—rather than having higher energy costs, higher health care costs, higher this, higher that, all because of policies coming out of Washington.

We can do better. The President has not always shown his eagerness to work with Congress in the past. I am told that tonight he is going to talk about all the things he can do unilaterally. I hope that tonight's State of the Union Address will mark a new start. Republicans are ready to get to work. I hope the President is too. I yield the floor.

RECESS

The PRESIDING OFFICER. Under the previous order, the Senate stands in recess until 2:15 p.m.

There upon, the Senate, at 12:45 p.m., recessed until 2:15 p.m. and reassembled when called to order by the Presiding Officer (Ms. BALDWIN).

HOMEOWNER FLOOD INSURANCE AFFORDABILITY ACT OF 2014—MOTION TO PROCEED—Continued

The PRESIDING OFFICER. The Senator from Tennessee.

SCHOLARSHIPS FOR KIDS ACT

Mr. ALEXANDER. Madam President, this morning the Senator from South Carolina, Mr. SCOTT, and I went to the American Enterprise Institute and outlined two bills that together represent the most ambitious proposals ever to enable States to use Federal dollars to allow parents to find a better school for their child.

I would like to take a few minutes to talk about my proposal, which is called the Scholarships for Kids Act, and the context in which we find ourselves today as we look forward to the President's State of the Union address. I would also like to briefly mention the