

the spiritual needs of its parishioners even as the neighborhood has changed around it. Recently seismically retrofitted, it is my honor to congratulate St. Patrick's as it prepares for the next 150 years.

The founding of St. Patrick's was part of the boom that accompanied the Gold Rush; the dramatic increase in population required a similar increase in services. As housing was constructed and new businesses opened their doors, Father John Maginnis held St. Patrick's first mass in a rented hall in 1851. Within a few months, a temporary church's future expansion. Construction began in 1870, and on March 17, 1872 the new church was built nearby. By 1854, it became evident that St. Patrick's would need a larger home, and a lot was purchased for the church's future expansion. Construction began in 1870, and on March 17, 1872 the new church was dedicated at its current location on Mission Street between Third and Fourth Streets.

Like much of San Francisco, the church was destroyed in the earthquake and subsequent fire of 1906. Though it temporarily did not have a home, it did have a calling. St. Patrick's deferred its own full reconstruction in order to minister to the immediate needs of the city. When the current building was completed and dedicated in 1914, it quickly became a San Francisco landmark. Beautifully designed under the supervision of Monsignor John Roberts, the church is decorated in the Irish national colors and tells the story of St. Patrick and other Irish saints.

Throughout its history, St. Patrick's has served the community. In the first year of the Parish, St. Patrick's worked with the Daughters of Charity from Emmitsburg, Maryland to run the St. Vincent's School for Girls and the St. Patrick's School for Boys. In 1927, Father Rogers built the Tir-Na-Nog (Gaelic for "land of youth") men's shelter. When the Boys and Girls schools were closed in 1964 due to changing neighborhood demographics, St. Patrick's helped to build the Alexis Apartments for the elderly on the same site. The church provides meals, housing, clothing, and furniture to those in need.

The congregation of St. Patrick's has changed over the years but its commitment to serving those who come through its doors has never wavered. The church was originally composed of Irish immigrants and their descendants. In the middle of this century, the parishioners came increasingly from Spanish-speaking countries. More recently, it has been the City's Filipino population that has found a home at St. Patrick's. Its downtown location and status as a tourist destination also ensure a diverse group of worshippers on any particular Sunday.

Around St. Patrick's, the buildings have grown higher and the rents more expensive; its neighbors now include a luxury hotel and a billion dollar entertainment complex. St. Patrick's, through, remains an oasis in the middle of a bustling city, tending to the poor and those in need for 150 years. Mr. Speaker, it is my honor to congratulate St. Patrick's Church on this Anniversary and to thank Monsignor Fred Bitanga and all of the staff at St. Patrick's for their work in our City.

## INTRODUCTION OF THE NATIONAL FLOOD INSURANCE PROGRAM FAIRNESS ACT

### HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 6, 2001*

Mr. STARK. Mr. Speaker, I am here today to re-introduce the National Flood Insurance Program Fairness Act. Last year many of my constituents were placed into a special hazard flood area that requires them to purchase flood insurance that can cost over \$1,000 per year.

These residents were not notified that they would be required to purchase flood insurance until two months or less before the maps became effective, even though the law is supposed to give them six months notice and ample time to purchase flood insurance. Needless to say, this took many of my constituents by surprise when they were required to purchase costly insurance at a moments notice, having not seen flooding in decades or even a lifetime.

Several residents who did not believe that were in the flood zone hired surveyors at their own expense, and many residents continue to hire surveyors. The private surveyors' data has resulted in removal of homes from the special hazard flood area, thus removing them from their obligation to purchase flood insurance. In the long run, while these residents are not required to purchase flood insurance, they have spent over \$200 each for surveyor costs. Unfortunately, this cost burden is the responsibility of the property owner. They were told by FEMA that under current law property owners who challenge the presumed flood classification are responsible for the surveyor expense even though the incorrect classification is no fault of their own.

Clearly, the National Flood Insurance Program needs to be revised to give homeowners more notice, due process, and financial protection when they succeed in removing their property from the base flood elevation classification. That is why I am proposing the National Flood Insurance Program Fairness Act.

The National Flood Insurance Program Fairness Act does the following:

The bill improves the existing program by requiring the FEMA Director to notify by registered mail the Chief Executive Officer

It also requires the Director to notify by registered mail, rather than first class mail, the Chief Executive Officer of each community of FEMA's response to the community's appeal of the flood insurance rate maps. This change will ensure that the community receives the notice of changes and has ample time to comply with the map changes within the statutory effective date.

The bill improves upon current law by requiring the Director to notify by first class mail each owner of property affected by the changes in the flood insurance rate maps. Currently, the community is responsible for making sure that the residents are aware of the flood map changes. Requiring FEMA to notify residents expedites the process by eliminating the middleman.

Finally, it requires FEMA to reimburse a resident or property owner for reasonable

costs incurred in connection with a surveyor or engineer for a successful request to be removed from the special hazard flood area to the Director. This does not include legal services incurred by the resident.

It is my hope that this legislation will allow communities to work more effectively with FEMA to ensure that residents are given sufficient, fair, and timely notice if they are required to purchase flood insurance and to ensure that homeowners are not held financially liable when a change in a community's flood insurance rate map does not affect their property. With original cosponsors from both sides of the aisle, I hope we can see this common sense solution come to fruition.

## PERSONAL EXPLANATION

### HON. JOSEPH M. HOFFFEL

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, June 6, 2001*

Mr. HOFFFEL. Mr. Speaker, I wanted to take a moment to explain my absence from the House on Saturday, May 26. After the Senate passed its version of the tax cut bill on Wednesday of that week, the Senate version and the House version were sent to conference committee to produce a compromise final bill that both houses would vote on.

Following Senate passage, most observers expected the conference report to be ready for a final vote on Thursday, or at the very latest on Friday. However, negotiations dragged on with members receiving only periodic, gloomy updates. Finally, an agreement was announced late Friday night. I spent the entire night in my office waiting for a vote that was promised by 2 or 3 a.m. No vote was called.

At 8 a.m. Saturday, I boarded an Amtrak train to attend my son's graduation from the Hill School in Pottstown, PA later in the morning. This was the last train that I could take and still make my son's graduation. The House voted on the bill about two hours after I left Washington. I apologize to my constituents for not being able to vote on what I believe to be a very flawed tax bill, but I believe the vast majority will understand why I chose not to be there.

Had I been present to vote, I would have voted against the tax bill. Not because I don't think there should be a tax cut, but because this one is simply too big, is heavily tilted to the wealthy, is filled with fiscal gimmicks, and threatens to plunge this country back into deficit spending.

I support an immediate rebate to the American people, and actually supported a larger rebate than was in the bill from the outset of the tax debate. I also conceptually support several other items in the tax cut such as fixing the marriage penalty, reforming the estate tax and providing tuition tax credits. However this bill simply went overboard and threatens the fiscal discipline we have shown over the last several years.

The folly of this tax cut will be shown as the President tries to pay for items like increased