

and reaffirming the commitment of Congress to the fight against anti-Semitism and intolerance in all forms, in all forums, and in all nations. Had I been present I would have voted "yea" on rollcall vote No. 520.

Mr. CLEAVER. Mr. Speaker, I was unavoidably detained from the Chamber today during rollcall vote 520. Had I been present, I would have voted "yea."

Mrs. CAPPS. Mr. Speaker, I was not able to be present for the following rollcall vote and would like the RECORD to reflect that I would have voted as follows: Rollcall No. 520—"yea."

Mr. JOHNSON of Illinois. Mr. Speaker, on rollcall No. 520 I was inadvertently detained. Had I been present, I would have vote "yea."

Mr. MICA. Mr. Speaker, I was unavoidably detained and was unable to vote on rollcall 520. Had I been present, I would have voted "yea" on this measure.

Mr. FILNER. Mr. Speaker, on rollcall No. 520, on H. Con. Res. 248, I was in route to my Congressional District on official business. Had I been present, I would have vote "yea."

#### PROVIDING FOR AN ADJOURNMENT OR RECESS OF THE TWO HOUSES

Mr. BAKER. Mr. Speaker, I offer a privileged concurrent resolution (H. Con. Res. 263) and ask for its immediate consideration.

The Clerk read the concurrent resolution, as follows:

H. CON. RES. 263

*Resolved by the House of Representatives (the Senate concurring),*

That when the House adjourns on the legislative day of Friday, October 7, 2005, or Saturday, October 8, 2005, on a motion offered pursuant to this concurrent resolution by its Majority Leader or his designee, it stand adjourned until 2 p.m. on Monday, October 17, 2005, or until the time of any reassembly pursuant to section 2 of this concurrent resolution, whichever occurs first; and that when the Senate recesses or adjourns on Friday, October 7, 2005, or Saturday, October 8, 2005, on a motion offered pursuant to this concurrent resolution by its Majority Leader or his designee, it stand recessed or adjourned until noon on Monday, October 17, 2005, or at such other time on that day as may be specified by its Majority Leader or his designee in the motion to recess or adjourn, or until the time of any reassembly pursuant to section 2 of this concurrent resolution, whichever occurs first.

SEC. 2. The Speaker of the House and the Majority Leader of the Senate, or their respective designees, acting jointly after consultation with the Minority Leader of the House and the Minority Leader of the Senate, shall notify the Members of the House and the Senate, respectively, to reassemble at such place and time as they may designate if, in their opinion, the public interest shall warrant it.

The concurrent resolution was agreed to.

A motion to reconsider was laid on the table.

#### CONDITIONAL ADJOURNMENT OF THE HOUSE

Mr. BAKER. Mr. Speaker, I ask unanimous consent that when the House adjourns on this legislative day,

it adjourn to meet at noon on the third constitutional day thereafter, unless it sooner has received a message from the Senate transmitting its concurrence in House Concurrent Resolution 263, in which case the House shall stand adjourned pursuant to that concurrent resolution.

The SPEAKER pro tempore (Mr. SIMPSON). Is there objection to the request of the gentleman from Louisiana?

There was no objection.

#### DISPENSING WITH CALENDAR WEDNESDAY BUSINESS ON WEDNESDAY, OCTOBER 19, 2005

Mr. BAKER. Mr. Speaker, I ask unanimous consent that the business in order under the Calendar Wednesday rule be dispensed with on Wednesday, October 19, 2005.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Louisiana?

There was no objection.

#### COMMUNITY DISASTER LOAN ACT OF 2005

Mr. BAKER. Mr. Speaker, I ask unanimous consent to take from the Speaker's table the Senate bill (S. 1858) to provide for community disaster loans, and ask for its immediate consideration in the House.

The Clerk read the title of the Senate bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Louisiana?

Mr. OBERSTAR. Mr. Speaker, reserving the right to object, under my reservation, I ask the gentleman from Louisiana (Mr. BAKER) to explain the substance of the bill.

Mr. BAKER. Mr. Speaker, will the gentleman yield?

Mr. OBERSTAR. I yield to the gentleman from Louisiana.

Mr. BAKER. Mr. Speaker, there is within the construction of FEMA a loan program called the Community Disaster Loan Program. Currently as constructed, there is a \$5 million limit per loan per community under the rules that govern distributions of these loans. There is also a funding limitation of some considerable concern in light of the community needs pursuant to Hurricanes Katrina and Rita.

The purpose of this legislation is to designate \$700 million of previously appropriated funds for the purpose of making them available under the provisions of the current Community Disaster Loan Program.

Secondly, the bill would waive the \$5 million arbitrary cap in light of the current need, but only as to the \$700 million specified, and only as to the final disposition of the need for Hurricanes Katrina and Rita.

Pursuant to those modifications, the Senate has also adopted a provision which would not allow the waiver of repayment which has been historically

the case over the course of the administration of the Community Disaster Loan Program. The bill as now constructed does not permit the waiver of repayment of these loan obligations. This will in effect create a \$700 million loan program which must be repaid by the communities which have suffered the Katrina-Rita losses without a limit as to the \$5 million cap on a per-loan consideration.

Mr. OBERSTAR. Further reserving the right to object, and I thank the gentleman for that explanation. Earlier this week, under the leadership of our chairman of the Subcommittee on Water Resources of the Committee on Transportation and Infrastructure, the gentleman from Tennessee (Mr. DUNCAN), 10 House Members traveled to the three principally affected Gulf States to see firsthand the effects of Hurricane Katrina.

We met with officials in Baton Rouge at the Joint Operation Center for New Orleans and then on through Mississippi and Alabama, during which session the gentleman from Louisiana (Mr. BAKER) made, I thought, a superb, a superlative presentation of the history of the storm and the disastrous affects of Katrina and the consequences on the people and the businesses and the need for reconstruction.

Citizens of the Gulf States are doing everything they can to pick up where the storm left off and rebuild their lives. As we saw, nearly a month after the storm, they are still hurting. After 5 weeks of debris removal, the debris remaining is overwhelming.

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Local governments' tax base is gone. In our meeting with Mayor Nagin, the mayor of New Orleans, he pointed out that the city of New Orleans accounts for 35 percent of the total economy of the State of Louisiana.

Of course, we also know very well that New Orleans is the world's most important grain export facility. Yet grain is backed up all along the Mississippi, the soybean crop coming in that will not be able to move until New Orleans is able to operate.

In the course of our meeting, Mayor Nagin said, with a heavy heart, with candor, that he had to leave that meeting and go to another news conference to announce layoff of half of the municipal workforce of New Orleans because the city has no revenue coming in and no ability to pay its workforce.

But it was not just New Orleans. We heard that in Bay St. Louis, we heard it in Biloxi, we heard it in Mobile. We saw the pain. This legislation is desperately needed. I support the transfer of \$750 million already appropriated in the emergency supplemental of September 8, transferring that money to FEMA, to the community disaster loan program.

I support waiver of the current \$5 million cap, but I think it is hard to swallow the insistence by the Office of Management and Budget that the loan

forgiveness provision is discontinued. I look back over the major hurricanes of the last decade and a half: 1889, Hurricane Hugo, Virgin Islands, \$50 million forgiven; 1992, Hurricane Andrew, Homestead, Florida, \$10 million forgiven; Kauai in Hawaii, 1992, \$50 million, Hurricane Iniki, forgiven; Virgin Islands, 1995, Hurricane Marilyn, \$127 million, forgiven. Every penny, principal and interest, forgiven. They needed it. It was desperate for those communities. They needed the loan forgiveness.

The damage from Katrina as we have seen is unprecedented. It is heart-breaking, it is devastating. It has affected the gentleman from Louisiana personally, his family, his constituents. It has affected my own family. My wife's brothers still live in New Orleans. One completely lost his home and a second home in Pass Christian.

The situation in Slidell, Louisiana, they would be eligible for a loan of \$5 million. But if they do not recover within 3 years, the loan and interest under current law must be forgiven. Under the bill pending, Slidell will have to repay. If they have not rebuilt their economy, if they have not reconstructed, how are they going to repay?

Now, I am sure that colleagues in the committee will say, welcome back, we will fix this at a later time. Now is the time to fix it. I understand, we are not going to stand in the way of the administration's policy priority here. I think we all accept that with great reluctance and heavy heart. We need to resolve to come back and address this at a later time.

Mr. BAKER. Mr. Speaker, will the gentleman yield?

Mr. OBERSTAR. Further reserving the right to object, I yield to the gentleman from Louisiana.

Mr. BAKER. Mr. Speaker, I certainly appreciate the gentleman from Minnesota yielding and just wish to express appreciation for those concerns he has noted. Certainly, the repayment obligation should be met at some point. The arbitrary deadline, in fact, may be problematic going forward.

I would suggest in consultation with the other members of the Louisiana delegation, we fully intend to examine this going forward and hope to have the opportunity to bring our concerns to the attention of this body and the Senate as well. The principal concern, as the gentleman has identified, is the Senate has passed this vehicle in its current construct. If we were to amend it as suggested, it would have to return to that body for their agreement.

We are very concerned with potential layoffs occurring next week in various municipalities. So this loan package is very much an emergency issue; and albeit with the nonwaiver of repayment provision, we fully support it in its current form, given the constraints we face.

Mr. OBERSTAR. Further reserving the right to object, I appreciate the gentleman's predicament and position, but I am also quite certain that within our committee, we will revisit this issue. I certainly intend to take the first opportunity to do so to correct what I think is an imbalance.

Mr. Speaker, I am happy to yield to the gentleman from Louisiana (Mr. MELANCON) under my reservation.

Mr. MELANCON. Mr. Speaker, I am new to the House, so maybe I should not be so shocked, so disappointed at what I have seen and heard this week. Maybe failing to address critical needs in a crisis is normal here. Maybe if I had been here a few terms, I would understand that is just part of the job to smile when you get nothing and then you say it is a good compromise.

Maybe with a little seniority, I would understand what it means to be a Member of the House of Representatives, to shake a lot of hands, make speeches on the floor, and deeply hope that your district ends up okay.

But I am new to this House. I do not understand. I do not understand why we cannot do what is so obviously the right thing. I do not understand how good people can have their hands so completely tied by leadership that refuses to let their Members voice their conscience. I have friends here and on the other side of the aisle. I do not understand why after asking me personally what they can do to help with this terrible tragedy, they are unable to explain to me why we have to compromise.

I am new here, Mr. Speaker. I heard the President make promises in Jackson Square, and I believed them. I believed the White House when they told me Wednesday that they would help local governments survive so that we can lay the ground work to rebuild. I believed the Louisiana Senators when they said they were committed to the same simple request.

Maybe it is because I am new, but what I am having trouble with today, Mr. Speaker, is the idea that this House would seek to put the people under south Louisiana under more debt and more pain. The loans that should be grants are about to become huge millstones around the necks of the people of south Louisiana when we act today.

When we leave this afternoon, we will have sent its local government along the gulf coast to hundreds of millions of dollars of debt. Why? That is what I ask. Why?

Senator VITTER tells us that it is the only way for this to pass the House. The only way he says that the leadership in this body will lift a finger to help the people in need in Louisiana, Mississippi, and Alabama is if we impose a crushing debt on them. All the signs point in the same direction, Mr. Speaker. The problem is here.

Senator VITTER worked in this House for 6 years and knows this leadership. He has placed the blame squarely at their feet, and I think they owe the entire gulf coast an explanation. Who is this compromise supposed to help, and why is it being done on the backs of those who need the help the most? Why have 90 percent of previous loans been forgiven, and why will loans for future disasters be forgiven but not these?

I will have to support this, Mr. Speaker. Then I am going to go back home, look my local leaders in the eye and tell them to take the money and run. Their Federal Government let them down again, just like we failed in the early days after this storm. They will be asked in 3 years to pay back the money, and that should have been a gift.

My advice to them, again, will be take the money and run. Spend it on your sheriffs' deputies, your firefighters, your public hospitals. Spend it and do not pay it back.

Mr. Speaker, I was sent here to do a job, to work for people that I represent, every day without exception, as hard as I know how. After Katrina and Rita, that focus has only sharpened. I now represent more homeless, broken and suffering people than almost anybody in this body. They have been drowned by the water, whipped by the wind, and now, Mr. Speaker, failed by the House.

Mr. OBERSTAR. Mr. Speaker, further reserving the right to object, I yield to the gentlewoman from New York.

Mrs. MALONEY. Mr. Speaker, I am not going to object, even though this legislation is flawed in many ways, as my colleague pointed out, because we all understand the tremendous need for the people in the gulf region. I am not a Representative from the gulf coast, but I certainly understand the impact on tax revenues after a disaster. Repealing the \$5 million cap on community disaster loans is something that I have been working on along with the New York delegation, ever since New York suffered at least \$5 billion in lost tax revenues following 9/11 and the loss from the gulf region maybe more.

The bill before us lifts the \$5 million cap, but it adds a provision that has never, ever been seen before with these loans. It prohibits, literally prohibits, the Federal Government from forgiving any part of these loans. This is incredibly important because there has been a long history of canceling these loans after they are given.

I have here with me, Mr. Speaker, a list of all the previous disaster loans that have been forgiven. So why are we now putting this terrible burden on the people in the gulf region?

CDL PROGRAM HISTORY—PRINCIPAL AND INTEREST CANCELLED

[As Sept. 30, 2001—\* loan made under Credit Reform Act]

Loan No.	Local Government	Status	Approved amount	Interest rate	Amount disbursed	Principal cancelled	Interest cancelled	P&L cancelled
505-1	Madison Co., ID	Repaid	375,000	7 1/4	\$275,000			
505-2	Rexburg, ID	Cancel	260,000	7 1/4	260,000	260,000	260,000	\$249,301
505-3	Fremont Co., ID	Repaid	321,409	7 1/4	300,000			\$509,302
505-4	Bingham Co., ID	W/draw	854,000	7 1/4				
531-5	Williamson, WV	Repaid	127,000	7 1/2	127,000		86,339	86,339
531-6	Matewan, WV	Cancel	12,000	7 1/2	7,000	7,000	3,859	10,659
547-7	Hull, MA	Repaid	1,369,000	8 3/4	765,108	0		
537-9	Johnstown, PA	Cancel	1,680,000	8 3/4	1,680,000	1,880,000	699,782	2,379,782
537-10	Franklin Boro, PA	Cancel	50,000	9 1/2	50,000	50,000	30,965	80,965
537-11	Dale Boro, PA	Cancel	47,000	11 1/2	47,000	47,000	24,250	71,250
598-12A	Gulf Shores, AL	Repaid	239,000	9 1/2	239,000			
598-12E	Gulf Shores (Sew Bd)	Repaid	16,100	10 1/2	16,100			
598-13	Prichard, AL	Debt Col	1,540,000	9 1/2	1,540,000	1,540,000	1,983,789	3,523,789
598-14	Gulf Shores WWB, Al	Repaid	44,000	10 1/2	44,000			
638-15	Hurtsboro, AL	Repaid	28,000	13 1/4	29,000			
691-16	Clifton, AZ	Repaid	344,639	11	344,639	112,979	69,928	182,805
737-17	Wheatland Boro, PA	Cancel	65,768	9 1/4	65,758	85,788	21,681	87,449
753-18	Marlington, WV	Repaid	84,438	7 1/2	84,430			
753-19	Albright, WV	W/draw	16,232					
753-20	Pendleton City, WV	Repaid	113,581	7 1/2	113,581			
737-21A	Albion Boro, PA	Repaid	48,242	6 3/4	48,242	19,146	4,146	23,292
737-21E	Albion (Muny Auth)	W/draw	79,996					
774-22	Vassar, MI	Repaid	124,115	6 1/2	124,115	55,528	21,304	76,832
841-23	USVI (Mugo)	Repaymt	89,912,000	8 1/4	50,100,000	21,013,658	12,154,386	33,168,044
853-24	Port of Tillamook, OR	Repaymt	172,318	8 1/2	172,318			
955-25	Homestead City, FL	Cancel	10,325,000	6.73*	10,325,000	10,325,000	3,223,100	13,548,100
955-26	Florida City, FL	Cancel	1,048,000	8.73*	1,046,000	1,046,000	377,823	1,423,823
955-27	City of Miami, FL	Cancel	5,000,000	5.68*	5,000,000	5,000,000	915,350	5,815,350
955-27A	City of Miami, FL	Cancel	5,000,000	5.47*	5,000,000	5,000,000	707,733	5,707,733
955-28	Key Biscayne, FL	Repaid	1,000,000	5.88*	1,000,000			
961-29	County of Kauai, HI	Cancel	15,000,000	5.47*	15,000,000	15,000,000	4,071,873	19,071,873
927-30	American Samoa	Open	10,680,000	5.47	10,179,083	8,638,009	3,332,779	11,955,788
997-31	Quincy, IL	Repaid	700,000	5.47*	1,000			
997-32	Brussels Comm Sch #4	Suspend	11,600	5.47*				
997-33	Calhoun Co., IL	Repaid	162,000	5.47*	71,000			
977-34	Calhoun Comm Sch #4	Suspend	543,000	5.47*				
997-35	Bluffdale Twp, IL	Repaid	10,000	5.47*	1,000			
997-36	Bluffdale Rd Dist	Repaid	10,700	5.47*	1,000			
997-37	Carrollton Sch Dist, IL	Suspend	762,000	5.47*				
997-38	Columbia Levee Dist, IL	Cancel	10,000	5.47*	10,000	10,000	2,646	12,646
997-38	Green Co., IL	Repaid	270,000	5.47*	1,000			
997-40	Hillview, IL	Repaymt	16,725	5.47*	13,500		4,844	4,844
997-41	Patterson Twp, IL	Repaid	11,600	5.47*	6,000			
997-42	Patterson Fid Dist	Repaid	15,500	5.47*	1,000			
997-43	Walkerville Twp, IL	Repaid	6,000	5.47*	6,000			
997-44	Walkerville Rd Dist	Repaid	8,300	5.47*	1,000			
997-45	Woodville, IL	Repaid	9,582	5.47*	1,000			
997-46	Woodville Rd Dist	Repaid	13,235	5.47*	1,000			
997-47	Grifton, IL	Repaid	92,000	5.47*	1,000			
997-48	Chouteau Twp, IL	Repaid	24,867	5.47*	500			
997-49	Chouteau Rd Dist	Repaid	48,283	5.47*	500			
997-50	Maeystown Fire Dist	Repaid	10,957	5.47*	1,000			
997-51	Monroe Co. Rd #8	Repaid	10,053	5.47*	1,000			
997-52	Monroe Co. Rd #9	Open	13,109	5.47*	13,109			
997-53	Monroe Co. Rd #10	Open	18,776	5.47*	10,000	3,947	1,088	5,035
997-54	Valmeyer, IL	Open	97,200	5.47*	97,200			
997-55	Valmeyer Sch #2	Suspend	652,295	5.47*				
997-56	Valmeyer Fire Dist	Open	7,500	5.47*	7,500			
997-57	Hull, IL	W/draw	15,694	5.47*				
997-58	Harrisonville Levee	Repaid	67,308	5.47*	36,000	36,000	9,725	45,725
997-59	North Coast Railroad	Open	615,658	5.66*	615,538			
1067-60	USVI (Marilyn)	Open	127,224,000	8.35*	127,200,000			
1175-64	Ada, MN	Open	1,423,448	4.90*	1,423,448			
Total			\$278,657,228		233,523,891	69,910,035	27,991,491	97,901,526

When you think about it, communities that have been devastated are not going to be in the position to be able to afford to pay back these loans. They cannot even afford their operating expenses. They are laying people off. How in the world is a city like New Orleans going to be able to afford to pay this back when it will be absolutely years before their tax base returns to normal?

Mr. Speaker, Congress is not requiring Iraq to pay back the money we are giving them. Why are we making the people of the gulf coast pay us back now? It is terribly unfair, and I would say unpatriotic. Why are we giving a priority to contractors in Iraq over the people in Louisiana, Mississippi, and Alabama? Again, we are not being required to pay back in Iraq, but now they are telling these devastated communities and people that they have to pay it back.

Mr. Speaker, this morning, along with the gentleman from Louisiana (Mr. JEFFERSON) and the gentleman from Louisiana (Mr. MELANCON) and

others, we have introduced H.R. 4012. This bill would remove the \$5 million cap, give assistance grants and allow for these loans to fully cover the expenses of the towns, counties, and parishes up and down the coast. We have already appropriated at least \$84 billion in aid for Katrina. We have identified the need. Why in the world are we setting up in this legislation new restrictive qualifications for the people in the gulf coast?

So I join my colleague in his efforts and other efforts on both sides of the aisle to remove this in the future. But it is wrong, in my opinion, to place this burden now on the people of the gulf coast.

Mr. OBERSTAR. Mr. Speaker, I thank the gentlewoman from New York (Mrs. MALONEY) for her observations.

I am happy to yield further to the gentleman should he wish.

Mr. BAKER. Mr. Speaker, I appreciate the courtesy. I shall be brief. I wish to express appreciation to those Members who brought to the House's

attention that the waiver of repayment has been stricken from the bill, but I would also indicate that in discussions with people and in the loan construction packages they have great latitude as to terms and conditions of repayment. They have been quite assuring that they will work with communities in a manner which is responsible to assure relief is provided, but that the taxpayers of the United States have some assurance that, when possible, communities will give back that which was extended during times of hardship.

I would also want to point out that there literally have been billions of dollars made available to constituents in Louisiana of great scope and consequence from the FEMA checks to the provision of temporary housing. There has been a great deal of work conducted here.

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I wish to express appreciation for the administration and all those who are engaged in this work and to the people of this great country, who have given

voluntarily huge charitable contributions to various organizations to be of assistance to us. We are indeed appreciative, and we do not wish to leave the House floor today with the impression that Louisianans have been ignored. Far from it.

We have a long way to go. There is much work to do. There is suffering still far too rampant in our communities. This act today will go another small step in helping those people get

back to normality. But there is a lot happening as fast as can be conducted, I believe, in the State of Louisiana, and I am sure in other coastal States as well, and I would like the record to reflect some balance, that it is not as fast as everyone would like, but help is coming, and I appreciate the gentleman's allowing me to make that statement.

Mr. OBERSTAR. Mr. Speaker, reclaiming my time, I thank the gen-

tleman for his observation. Again, I wish other Members had been present to hear his discussion and presentation of the State of affairs of the pre- and post-Katrina effects in Louisiana and throughout the gulf. The gentleman has certainly become a scholar of the issue.

Mr. Speaker, I include for the record at this point a compilation of the expenditures by FEMA and insured losses for fiscal year 1980 through 2000.

NATURAL DISASTERS IN THE UNITED STATES—FEMA EXPENDITURES AND INSURED LOSSES FISCAL YEARS 1980–2000

(dollars in millions)

FY	Major Disasters* (affected states, total FEMA cost to date)	FEMA Disaster Relief Fund Expenditures*	Insured Losses	Total Expenditures
1980		849.10	1,177.00	2,026.10
1981		228.96	714.00	942.96
1982		115.11	1,528.00	1,643.11
1983		245.23	2,254.00	2,499.23
1984		296.42	1,548.00	1,844.42
1985		319.17	2,816.00	3,135.17
1986		497.73	871.00	1,368.73
1987		246.03	905.00	1,151.03
1988		189.61	1,409.00	1,598.61
1989	Hurricane Hugo (NC, SC, PR, VI): \$1.31 billion; Loma Prieta Earthquake (CA): \$868.12 million	138.56	7,642.00	7,780.56
1990		2,026.26	2,825.00	4,851.26
1991		391.51	4,723.00	5,114.51
1992	Hurricane Andrew (FL, LA): \$1.85 billion; Hurricane Iniki (HI): \$257.5 million	1,725.57	22,907.00	24,632.57
1993	Midwest Floods (IL, IA, KS, MN, MO, NE, ND, SD, WI): \$1.17 billion	2,553.90	5,705.00	8,258.90
1994	Northridge Earthquake (CA): \$6.94 billion; Tropical Storm Alberto (AL, FL, GA): \$524.44 million	4,357.35	17,010.00	21,367.35
1995	Hurricane Marilyn (PR, VI): \$484.0 million; Hurricane Opal (AL, FL, GA): \$201.4 million	2,685.03	8,310.00	10,995.03
1996	Hurricane Fran (MD, NC, PA, SC, VA, WV): \$608.39 million; Hurricane Hortense (PR): \$291.6 million	3,613.60	7,375.00	10,988.60
1997	Red River Valley Floods (MN, ND, SD): \$730.43 million	4,344.92	2,600.00	6,944.92
1998	Hurricane Georges (AL, FL, LA, MS, PR, VI): \$2.48 billion	4,067.09	10,070.00	14,137.09
1999	Hurricane Floyd (CT, DE, FL, ME, MD, NH, NJ, NY, NC, PA, SC, VT, VA): \$880.4 million; Hurricane Irene (FL): \$134.9 million	4,402.61	8,321.00	12,723.61
2000		2,375.01	4,300.00	6,675.01
Total (1980–2000)		\$35,668.77	\$115,010.00	\$150,678.77
Total (1993–2000)		\$28,399.51	\$63,691.00	\$92,090.51

\*The amount listed after each major disaster represents obligations for specific events that may have affected more than one state and whose related obligations fall over a number of fiscal years. The amount includes funds obligated from the Disaster Relief Fund for Federal Emergency Management Agency assistance programs, hazard mitigation grants, federal mission assignments, contractual services and administrative costs. Figures do not include funding provided by other participating federal agencies, e.g., Small Business Administration and Agriculture Department Farm Service disaster loan programs.

\*FEMA Disaster Relief Fund expenditures represent obligations by fiscal year for all disasters declared to that date that are not officially closed. Sources: FEMA; Insurance Services Offices, Inc. Fact Books. Insured losses include catastrophes resulting in insured losses of \$5 million or more.

Mr. OBERSTAR. Mr. Speaker, I withdraw my reservation of objection.

The SPEAKER pro tempore (Mr. GINGREY). Is there objection to the request of the gentleman from Louisiana?

Mr. OBEY. Mr. Speaker, reserving the right to object to the gentleman's request, it is my understanding that this bill allows \$750 million of the \$50 billion in disaster relief funding that we provided to be used for loans to assist local governments in providing essential local services. It is also my understanding, as has been discussed here, that there is a "fig leaf" attached to this bill, at least it has been called that by some, which would create the impression that these communities are going to be provided loans, rather than grants, and that these loans must be repaid.

I would simply make this observation: This country forgave debt to Eastern Europe, billions of dollars worth of debt. We forgave debt to the tune of billions of dollars for Third World debt. Yet we are being told today that somehow we are supposed to believe that the communities who are supposedly assisted by this legislation will in some way be able to pay back the debt which they would incur under this legislation.

I think we are fooling the American people if we pretend that those communities are going to have the capacity

any time soon to repay those debts, and I suspect that this provision is here more to deceive the American people about the true cost than to in fact reflect reality.

I think that if we are going to be honest with the American people and if we are going to be fair to the recipient communities, we need to recognize that these communities are not likely to have any ability to repay that was any greater than the ability of Eastern Europe or the Third World to repay the debts that we forgave in those cases a long time ago. That is one concern I have with the bill.

The second concern I have with the bill is a conservative concern, if you will, because while it is assumed that this bill will provide loans for functions such as police protection, fire fighting and everyday emergency work, in fact there is no guarantee that that is the only purpose for which these funds will be used. Because of that, I want to ask the gentleman whether or not he would be amenable and whether the majority leadership would be amenable to adding the following section to the legislation that the gentleman seeks to have considered. That would read as follows:

"Section 3, reporting requirements. The Committees on Appropriations of the House of Representatives and the Senate, the House Committee on Transportation and Infrastructure and

the Senate Select Committee on Homeland Security and Government Affairs shall be notified no later than 15 days after a loan is made pursuant to this act. Such notification shall include the following: Number one, the amount of the loan; number two, an assessment of the borrower's financial position; number three, reasons for the necessity of the loan; and number four, a description of the essential services to be provided with the funding from the loan."

Mr. BAKER. Mr. Speaker, will the gentleman yield?

Mr. OBEY. I yield to the gentleman from Louisiana.

Mr. BAKER. Mr. Speaker, I certainly understand the reason for the gentleman's inquiry and the illustrative list gentleman presents is very reasonable. In other circumstances, we found ourselves with the luxury of a little time with which to consider the matter. If we were to agree to that modification, I understand the matter would be referred to the Senate for further consideration and may well put in jeopardy the adoption ultimately of this loan program, which we are hoping to have in effect and available on Monday morning to affected communities.

I have, however, conversed with the gentleman from Alaska (Chairman YOUNG), the ranking member, the gentleman from Minnesota (Mr. OBERSTAR) and others on the committee who have jurisdiction over FEMA matters in

which this loan program is domiciled, and have assurances from them that we will visit the gentleman's concerns and adopt a reporting regime, if not exactly, very similar to this.

I would be supportive of and I am sure all members of the Louisiana delegation who are here on the floor would also support the gentleman's request, but would respectfully ask, given the concerns of time and the issues at hand, that the gentleman would withdraw his objection. We would be happy to note formally in the record our agreement to proceed with the gentleman on our return to work absent the Columbus Day recess to achieve the gentleman's interest.

Mr. OBEY. Mr. Speaker, continuing my reservation, I have been told by several people that they do not want me to pursue this because "the Senate is going out of session and it will be hard to get an amended version considered by the Senate."

Heaven forbid that we should ask the Senate to come back and work on something of this urgency. This is the same Senate that did not hesitate to come back in order to tell one American family, the Schiavo family, how they should deal with an end-of-life issue for one of their family members, and yet we are told that we should not build in this protection for the taxpayer because it might inconvenience the other body.

I am very reluctant to agree to proceeding with this legislation without this reporting requirement because, as we have just discovered under the previous \$50 billion that we provided to FEMA, they have given us a miserable explanation of the money that they have spent so far. They have given us meaningless spreadsheets and money defined in very broad, meaningless categories that tells the Congress nothing that will enable us to exercise our responsibilities as watchdogs of the public purse.

So, I guess my question is, if I withdraw my reservation, how soon can we expect to have this kind of reporting requirement brought to the House so that we know that in fact the money which is being provided will be used only for the purpose for which it is described today?

Mr. BAKER. Mr. Speaker, if the gentleman will yield further, I thank the gentleman for his question. I would point out, we would act forthwith, and perhaps there would be additional items that we would be interested in having reported to us on the matter of these loan dispositions. So we have some accountability to our constituencies and know what local governments are seeking in the way of assistance and how we may further provide aid.

So the gentleman's point is important to us in the delegation as well as to the gentleman for his own satisfaction that the funds are being used appropriately.

I would like to have the possibility of working with the gentleman's staff

over the recess week we are about to enter into, in consultation with the staff from the offices of the gentleman from Minnesota (Mr. OBERSTAR) and the gentleman from Alaska (Chairman YOUNG), to try to perfect a reporting regime that the gentleman and I and the chairman would find acceptable to achieve his goals, and it would be obtained as soon as agreement can be obtained. I would commit our delegation to be fully supportive of that effort.

Mr. YOUNG of Alaska. Mr. Speaker, will the gentleman yield?

Mr. OBEY. I yield to the gentleman from Alaska.

Mr. YOUNG of Alaska. Mr. Speaker, I have not communicated with the gentleman from Minnesota, because I support what the gentleman wants to do, but I would suggest that if the gentleman from Minnesota and I can reach this agreement, and I am sure we can, we can come out with a resolution out of our committee immediately and bring it to the floor under unanimous consent, because what I think what the gentleman is asking is very legitimate.

I will commit that to the gentleman as chairman of the committee, and I am sure the gentleman from Minnesota and I can work that out. So I give you that commitment.

Mr. OBEY. Mr. Speaker, continuing my reservation, I thank both gentlemen for their responses. Let me say that while I intend to withdraw my reservation, given those assurances, I would hope that that would happen as soon as possible, and I would also hope that sometime, somewhere, someone will explain to me why we can forgive billions of dollars of debt to the Third World, billions of dollars of debt to Eastern Europe, but not recognize that American citizens may need that same privilege.

Mr. Speaker, I withdraw my reservation of objection.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Louisiana?

There was no objection.

The Clerk read the Senate bill, as follows:

S. 1858

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

**SECTION 1. SHORT TITLE.**

This Act may be cited as the "Community Disaster Loan Act of 2005".

**SEC. 2. DISASTER LOANS.**

(a) **ESSENTIAL SERVICES.**—Of the amounts provided in Public Law 109-62 for "Disaster Relief", up to \$750,000,000 may be transferred to the Disaster Assistance Direct Loan Program for the cost of direct loans as authorized under section 417 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5184) to be used to assist local governments in providing essential services: *Provided*, That such transfer may be made to subsidize gross obligations for the principal amount of direct loans not to exceed \$1,000,000,000 under section 417 of the Stafford Act: *Provided further*, That notwithstanding section 417(b) of the Stafford Act, the amount of any such loan issued pursuant to this section may exceed \$5,000,000: *Pro-*

*vided further*, That notwithstanding section 417(c)(1) of the Stafford Act, such loans may not be canceled: *Provided further*, That the cost of modifying such loans shall be as defined in section 502 of the Congressional Budget Act of 1974 (2 U.S.C. 661a).

(b) **ADMINISTRATIVE EXPENSES.**—Of the amounts provided in Public Law 109-62 for "Disaster Relief", up to \$1,000,000 may be transferred to the Disaster Assistance Direct Loan Program for administrative expenses to carry out the direct loan program, as authorized by section 417 of the Stafford Act.

The Senate bill was ordered to be read a third time, was read the third time, and passed, and a motion to reconsider was laid on the table.

**GENERAL LEAVE**

Mr. BAKER. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous material on S. 1858.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Louisiana?

There was no objection.

**A FURTHER MESSAGE FROM THE SENATE**

A further message from the Senate by Ms. Curtis, one of its clerks, announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 2863. An act making appropriations for the Department of Defense for the fiscal year ending September 30, 2006, and for other purposes.

The message also announced that the Senate insists upon its amendment to the bill (H.R. 2863) "An Act making appropriations for the Department of Defense for the fiscal year ending September 30, 2006, and for other purposes," and requests a conference with the House on the disagreeing votes of the two Houses thereon, and appoints Mr. STEVENS, Mr. COCHRAN, Mr. SPECTER, Mr. DOMENICI, Mr. BOND, Mr. MCCONNELL, Mr. SHELBY, Mr. GREGG, Mr. HUTCHISON, Mr. BURNS, Mr. INOUE, Mr. BYRD, Mr. LEAHY, Mr. HARKIN, Mr. DORGAN, Mr. DURBIN, Mr. REID, Mrs. FEINSTEIN, and Ms. MIKULSKI, to be the conferees on the part of the Senate.

The message also announced that the Senate has passed with amendments in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 3765. An act to extend through December 31, 2007, the authority of the Secretary of the Army to accept and expend funds contributed by non-Federal public entities to expedite the processing of permits.

The message also announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 3971. An act to provide assistance to individuals and States affected by Hurricane Katrina.