

formation of a federally led task force that would find a solution to flipping, predatory lending and FHA disposal of houses the agency acquires through foreclosures.

WE MUST DEAL WITH PREDATORY LENDING PRACTICES AND INSTITUTIONS

Just five years ago there were 1,900 loans that went into foreclosure for the entire year of 1995. In the first 3 months of this year 1,700 loans in Baltimore City have gone into foreclosure.

Some say that HUD has fueled these problems. The agency has relaxed its control over the issuance of mortgages insured by one of its agencies, the Federal Housing Administration (FHA) allowing lenders to make questionable loans that often end up in foreclosure.

HUD must have better oversight to make sure that the would-be home buyer is ready as well as the appraisal process needs to be closely monitored. HUD contracts out for the appraisal process which has led to unrealistically high appraisals, which then creates bad loans given by these "lenders of last resort." As you can see this process continues on a vicious downward spiral.

The buyers of these home loans often are single mothers with low-wage jobs who end up defaulting on the mortgages. In cases where FHA insures the loans, the agency pays off the lender and takes title to the house.

Once HUD pays off the lender and acquires title to a property after foreclosure, the house often sits vacant for months—depreciating the value not just of that property but of the neighborhood. HUD then sells the house on an "as-is" basis. Often they are in poor shape and unattractive to potential homeowners. Which, as a result leads to yet another phenomenon—they frequently are sold to unscrupulous speculators who quickly "flip" them for a huge markup—sometimes marking the homes up to 100% of what they were originally purchased for.

WE MUST REPAIR THE DAMAGE TO THESE NEIGHBORHOODS

I hope that a HUD Task Force on Predatory Lending will find solutions to this problem.

However, we now must also identify, fund and implement programs to repair the damage done to these communities and hold the speculators accountable for their illegal actions. HUD, local governments, and non profit housing organizations must begin working together now!

HONORING DR. GERALD AND MARILYN FISHBONE FOR OUTSTANDING COMMUNITY SERVICE

HON. ROSA L. DeLAURO

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Ms. DELAURO. Mr. Speaker, each year the Juvenile Diabetes Foundation International of Greater New Haven Chapter presents an individual or individuals with the "Living and Giving Award," recognizing outstanding contributions to diabetes research and education. It gives me great pleasure to rise today to honor two of New Haven's outstanding citizens, my good friends Gerald and Marilyn Fishbone,

this year's recipients of this prestigious award. The Fishbones have been leading advocates in the fight against diabetes for twenty-five years and I cannot think of a more appropriate way for the people of New Haven to express our thanks and appreciation.

Diabetes is the leading cause of new adult blindness, kidney failure, and premature death. The volunteer efforts of the Juvenile Diabetes Foundation to fund research is an essential part of our national effort to find a cure. It is the dedication and commitment of people like Gerry and Marilyn that has fueled the national movement to eliminate this devastating disease. With unparalleled motivation and spirit, they have built an impressive record of service to this organization. They are truly an inspiration to us all.

They are both founding members of the Greater New Haven Chapter of the Juvenile Diabetes Foundation, and have both devoted extraordinary time and energy to this critical endeavor. Gerry is past chairman of the JDF International Board of Directors and continues to serve on the board of chancellors. As the chair of the editorial committee, he oversees the publication of the organization's magazine, COUNTDOWN, which carries the latest news of research and progress across the country.

Marilyn was president of the Greater New Haven Chapter of JDF for 7 years and has been a board member since the organization's inception 25 years ago. Testifying before the State Senate, she helped to establish two Centers for Children with Diabetes—bringing statewide awareness of the need for continued funding for research and education. Marilyn is the former director of fundraising for the Greater New Haven Chapter of JDF. Under her direction the chapter raised more dollars per capita than any other chapter across the nation—truly one of her greatest achievements. Drawing on her own personal experiences with the disease, Marilyn counsels patients and their families, extending a comforting hand as they face the challenges of the disease. Through their work, Gerry and Marilyn have been instrumental in the development and success of the Juvenile Diabetes Foundation.

It is rare to find individuals with the same spirit of giving as we have found in Gerry and Marilyn. Their hard work has enriched the organization—making a real difference in the lives of countless children and families. I am proud to join their children, Scott and Lisa, the Juvenile Diabetes Foundation of Greater New Haven, friends and supporters, as Gerry and Marilyn are presented with the "Living and Giving Award." Words cannot express our gratitude for their many contributions.

RELEASING FOUR KURDISH MEMBERS OF PARLIAMENT OF THE REPUBLIC OF TURKEY

HON. JOHN EDWARD PORTER

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. PORTER. Mr. Speaker, I am supporting a resolution introduced today calling for the immediate release from prison of four Kurdish

members of the Parliament of the Republic of Turkey. I want to thank the gentleman from California (Mr. FILER) for sponsoring this resolution of which I am a proud co-sponsor.

Currently, four Turkish parliamentarians of the now banned Kurdish based Democracy Party [DEP], Leyla Zana, Hatip Dicle, Orhan Dogan, and Selim Sadak, are serving prison sentences simply because they are Kurds. Leyla Zana, the first Kurdish woman ever elected to the Turkish Parliament, was chosen to represent the city of Diyarbakir by an overwhelming majority in October 1991. In 1993, she traveled to the United States to speak to officials about human rights abuses against the Kurdish minority in Turkey and to testify before the Congressional Human Rights Caucus. She was arrested on March 2, 1994 in the Parliament building and subsequently prosecuted for a so-called "separatist speech." Ever since then Ms. Zana, along with Hatip Dicle, Orhan Dogan, and Selim Sadak have been jailed for the simple act of speaking out for their people—the Kurds—the very people by whom they were elected.

Turkey is a country which claims to be a democracy and is continuously taking steps to be accepted as a western partner, as seen with its current European Union candidacy. However, its recent actions do not show any concrete effort to abide by international human rights standards. In the last week, it has been reported that the Turkish military has been massing troops and tanks along the Iraqi border in an apparent pending offense against the Kurds. Equally as disturbing is the re-arrest of Turkey's most prominent human rights figure, Akin Birdal, for a speech he made in 1996 calling for a peaceful resolution to the conflict between the Turkish state and the Kurdish Workers' Party [PKK].

If Turkey wants to be treated as an equal partner with the west, it is time for it to treat all of its citizens with equal rights and a general respect for human rights. The time has come for Turkey to allow the Kurdish people the right to speak their language and practice their culture. Releasing these parliamentarians would show Turkey and the world that Turkey is ready to respect the human rights of all its citizens and that it is on the right path to be accepted by the international community.

We must not continue to ignore or apologize for Turkey's outrageous behavior. Six years is far too long for these parliamentarians to be in jail, for speaking out for rights which are guaranteed under the United Nations Declaration of Human Rights. We must speak out strongly against these attacks and unfair acts and demand that Turkey end this lawless assault.

PERSONAL EXPLANATION

HON. BOB CLEMENT

OF TENNESSEE

IN THE HOUSE OF REPRESENTATIVES

Monday, April 10, 2000

Mr. CLEMENT. Mr. Speaker, on rollcall vote No. 105, I was unavoidably detained on official business. Had I been present, I would have voted "aye."