

The reason HUD was forced to suspend these programs is that Congress in effect pockets the profits from FHA programs and uses them to offset other funding or to increase the surplus, while the programs that are projected to run a small loss require an appropriation for a "credit subsidy." This credit subsidy is calculated as the projected percentage loss per loan times the expected loan volume for each applicable program.

When the credit subsidy runs out, HUD has no legal authority to guarantee new loans for the affected loan programs. Last year, when credit subsidies ran out and Congress failed to enact a supplemental credit subsidy appropriation in a timely manner, HUD was forced to suspend the programs. This year, because of favorable interest rates and increasing demand for the construction of affordable rental housing, it seems likely that we will run out of credit subsidy sometime this spring or summer.

At a time when there is increasing bipartisan support to increase our supply of affordable housing, it makes no sense to shut down the government's loan guarantee program for private sector development of affordable housing. At a time when there is increasing Congressional interest in reinvesting the huge FHA surplus in other housing programs, it ought to start by reserving a very tiny portion of that surplus to make sure that basic FHA programs are not shut down.

The FHA Shutdown Prevention Act would do just that. Last year, this legislation was supported by the National Association of Homebuilders, the National Association of Realtors, the Mortgage Bankers Association of America, the National Housing Conference, the National Reverse Mortgage Lenders Association, the Home Improvement Lenders Association, the National Renovation Lenders Association, and America's Community Bankers.

Their joint support letter noted that last year's suspension "caused delays and disruption affecting the multifamily insurance programs and resulted in delays of construction of needed affordable rental housing and will probably result in the loss of some projects that are no longer feasible due to delays. In addition, the shortfall in the credit subsidy appropriation resulted in the suspension of a number of single family insurance programs."

Don't let this happen again this year. I urge Congress to pass the "FHA Shutdown Prevention Act" immediately.

**SUPPORTING THE NATIONAL  
CHILDREN'S MEMORIAL FLAG DAY**

**HON. FORTNEY PETE STARK**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 4, 2001*

Mr. STARK. Mr. Speaker, I am pleased to join with my colleague SHELLEY BERKLEY to introduce this concurrent resolution supporting National Children's Memorial Flag Day.

This concurrent resolution supports the commemoration of the 4th Friday of each April as National Children's Memorial Flag Day. In addition this resolution encourages national, State, and local agencies and private organi-

zations to fly the Children's Memorial Flag to remember the children lost to violence and to raise public awareness about the continuing problem of violence against children.

I support this bill nationally because of its successful observance in my Congressional district. In 1996, the Alameda County Board of Supervisors adopted the Children's Memorial Flag Project, and established a National Children's Memorial Day on the fourth Friday in the month of April to remember children who have died by violence. I want to commend Supervisor Gail Steele of Alameda County for her tireless work and dedication to get this resolution adopted. In addition, the California Assembly formally declared the fourth Friday in April as a statewide annual observance day. The Child Welfare League of America has adopted Alameda County's Children's Memorial Flag and promotes it nationally.

This Congressional resolution is particularly timely in the wake of the two school shootings in California at Granite Hills High School in El Cajon, California and Santana High School in Santee, California. Unfortunately, acts of violence against children happen far too often. According to the Child Welfare League of America, three infants and children die from abuse and neglect in the U.S. each day, and ten children die a day as a result of gun violence. In fact, more children lose their lives to criminal violence in the U.S. than in any of the 26 industrialized nations of the world.

We have lost far too many children in violent, preventable deaths. I encourage my colleagues in Congress to work with renewed resolve to ensure that our children have a full opportunity to become healthy and productive adults. Even one child lost is one child too many.

I urge my fellow members to support the National Children's Memorial Flag Day concurrent resolution.

**CHESAPEAKE BAY OFFICE OF NA-  
TIONAL OCEANIC AND ATMOS-  
PHERIC ADMINISTRATION AU-  
THORIZATION**

SPEECH OF

**HON. STENY H. HOYER**

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, April 3, 2001*

Mr. HOYER. Madam Speaker, I rise today in support of H.R. 642, a bill to re-authorize the National Oceanic and Atmospheric Administration's (NOAA) Chesapeake Bay Estuarine Resources Office.

This bill, which I am proud to be a co-sponsor of, will undertake two new activities that I think will further improve the condition of the Chesapeake Bay. First, it provides \$6 Million a year through 2006 for a small watershed grant program. This program will make it possible for local governments and environmental organizations, like the Chesapeake Bay Foundation, to undertake locally led restoration projects. They can use this money for such things as oyster and sea grass restoration projects, the creation of artificial reefs, and the improvement of fish passageways.

Second, it requires NOAA, in cooperation with State resource agencies and the scientific

community to undertake a five year study to develop a multi-species management strategy. Let me give you an example of one of things they will investigate. Recently we have seen rockfish population, that was once on the brink of collapse, return. That is good news for the Bay and the watermen who now able to again fish for rockfish. The bad news is that the return of the rockfish may be a contributing factor to the decline of the blue crab stocks in the Chesapeake Bay.

The rockfish is a voracious predator that feeds on blue crab hatchlings. These hatchlings, who often lack sufficient habitat due to a loss of sea grass, are easy prey and are not surviving to breeding age. As we work to restore the Bay we need to develop a strategy that preserve and protect the delicate balance of this ecosystem. This study will give us the baseline information we need to rehabilitate one species without harming another.

The preservation of the Chesapeake Bay is a crucial investment that benefits all Americans. My thanks go to Mr. GILCREST, Mr. CARDIN, Mrs. MORELLA, Mr. CUMMINGS, and Mr. WYNN for their leadership on this issue.

**HONORING INDUCTEES INTO MO-  
BILE SPORTS HALL OF FAME  
APRIL 4, 2001**

**HON. SONNY CALLAHAN**

OF ALABAMA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 4, 2001*

Mr. CALLAHAN. Mr. Speaker, I rise today to pay tribute to four outstanding gentlemen who will be inducted into the Mobile Sports Hall of Fame on April 12, 2001. I would like to recognize their extraordinary and tireless service to the people of the state of Alabama. These gentlemen's perseverance and commitment have left a lasting imprint on Alabama sports history. Their efforts have cultivated a fine group of young men and women prepared to combat any of life's challenges.

The first inductee is Charles T. Rhodes, who began his illustrious 42 years of service in 1946 as a teacher and assistant football and track coach at Mobile Training School in Plateau, Alabama. Under Mr. Rhodes' direct supervision the team quickly flourished and went on to win two state championships. Rhodes later became the head football coach and athletic director and guided the school to an astonishing record of 117-44-6. Receiving accolades is becoming quite natural to Rhodes who has received honors as "Coach of the Year" three times by the South Alabama Athletic Association and twice by the Mobile County Athletic Association.

In addition to his endeavors in coaching, Rhodes has taught Biology, Economics, American Democracy, American and World History at Mobile County Training School. Furthermore, Mr. Rhodes was a club sponsor, role model and surrogate for many of his students. He was a teacher who excelled above and beyond the call of duty to ensure that all the children received the attention they needed to succeed in school. He brought his expertise to Murphy High School where he served as an assistant principal. While there, Mr. Rhodes