

the Education and Labor Committee as a secretary. In 1977, her title changed to staff assistant, and the following year she was promoted to Minority Clerk. Three years ago, Silvia's title changed again, and she became the Financial Administrator.

No matter what her title has been, Silvia's role has remained constant. She is one of the pillars of the committee, ensuring that administrative functions run smoothly. Silvia Riley is the person who orients new staff members, and she is the last person departing staff members see, to turn in their keys.

Silvia has always handled all aspects of her work in an exemplary fashion. The committee has passed its annual reconciliation by the General Accounting Office with flying colors for as long as Silvia has been the Financial Administrator.

Silvia has served under six Republican Ranking Members and one Republican Chairman. Throughout her tenure, she has exhibited an extraordinary personal commitment to the committee. One of her most memorable challenges occurred when Republicans became the Majority after the 1994 elections. Silvia was at work on New Year's Day, preparing space and materials for the Republican Majority staff.

Silvia has always been there for the Members and staff, whether it's problems with supplies or guidance on where to turn for special requests. Whenever a major project needs additional volunteers, Silvia is always the first to sign up.

Mr. Speaker, as you know, I, too will be retiring at the end of this Congress. I am very fortunate to have had my 26 years here coincide with Silvia Riley's. Members and staff join me in wishing her all the best as she leaves the committee to devote time to her family, particularly her mother. They are fortunate to get her back, and the committee was lucky to have her on board for 31 years.

IN RECOGNITION OF JACOB HEILVEIL, TONY VOLPONENTEST AND JENNIFER BUTCHER, U.S. PARALYMPIC TEAM ATHLETES

**HON. JAY INSLEE**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Thursday, December 7, 2000*

Mr. INSLEE. Mr. Speaker, it is with great admiration that I recognize these members of the U.S. Paralympic team. These extraordinary athletes have overcome great barriers to achieve athletic feats among their peers.

These athletes have recently competed at the Paralympic Games in Sydney, Australia, one of the most elite multi-disability sports competitions. They have contended with a record setting 3,824 athletes from over 120 countries.

Jacob Heilveil, from Bothell, has competed in several sports including basketball and notably as a marathoner. Born in Korea, Jacob contracted polio and was left with residual paralysis and the determination to succeed. In Sydney, he raced as part of the men's wheelchair relay and in the marathon. racing in the paraplegic classification, he finished the marathon course in 1 hour, 36 minutes and 6 seconds.

Tony Volpentest, from Mountlake Terrace, is the current world record holder in the 200-

meter sprint with a time of 23.07 seconds. He competed in his first Paralympics in 1992 and has been returning successfully since then. In 1996, he won two gold medals and broke both world and Paralympic records. His time for the 100-meters, 11.36 seconds, is barely behind the time for able-bodied athletes, 9.86 seconds. Tony was born without hands or feet, but that has not stopped him from setting new records and frequently beating able-bodied athletes at numerous other races. Tony's grandfather, Sam Volpentest, a Tri-Cities leader, justifiably expresses his pride in Tony's accomplishments.

Jennifer Butcher came to these games as her first international competition. She participated in several swimming events: the 200-meter individual medley, 100-meter breaststroke and 50-meter freestyle. Jennifer, an Issaquah native, left Sydney with a bronze medal in the women's visually impaired class of the 100-meter freestyle. At home in Portland, she works at a school for the blind.

Mr. Speaker, I commend these athletes for their determination, hard work and incredible success. I ask my colleagues to join me in saluting their fine example of sportsmanship and success on the international stage.

AMERICAN HOMEOWNERSHIP AND ECONOMIC OPPORTUNITY ACT OF 2000

SPEECH OF

**HON. KEN BENTSEN**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, December 5, 2000*

Mr. BENTSEN. Mr. Speaker, I rise in strong support of H.R. 6540, important legislation that removes barriers to housing affordability and encourages homeownership for low and moderate-income Americans.

H.R. 6540 incorporates much of H.R. 1776, a comprehensive housing bill that I cosponsored and which House passed overwhelmingly in April 2000 with my support. The most far-reaching provision of this bill would extend down payment assistance to low and moderate income families, under the Section 8 Program. Specifically, H.R. 6540 would vest local housing authorities with the power to provide a single grant for down payment assistance in the purchase of a home, moving families who receive Section 8 housing rental assistance into the realm of "homeowners". I support H.R. 6540 because it not only broadens the availability of affordable housing choice for many deserving American families, it also removes the disincentives to the production and availability of affordable housing programs.

H.R. 6540 provides for the establishment of a FHA down-payment formula by which lenders and borrowers calculate the amount of down-payment required for an FHA loan, dramatically improving the operation of the Federal Housing Administration's single-family program. This technical correction improves FHA administrative efficiency and provides the home buying industry and their customers a readily comprehensible tool for calculating the down-payment for an FHA loan.

As a member of the House Banking Committee, I strongly support provisions in H.R. 6540 that will make technical corrections and

clarifications to the Homeowners Protection Act. This law ensures that homeowners have the right to cancel their Private Mortgage Insurance (PMI) on their home mortgages once the homeowner attains a certain level of equity in the home (usually 22%, but in some cases 20%). This measure clarifies that PMI cancellation rights for adjustable rate mortgages (ARMs) are based on the amortization schedule that is currently in effect. This provision ensures that consumers get full benefit of any adjustments that have been made based upon recent calculations. Moreover, under this provision, consumers with a "good payment history" will be given the explicit right to cancel their PMI, removing any existing ambiguity about this term. I strongly believe that these corrective provisions improve consumer protections and substantially improve the Homeowners Protection Act.

With respect to consumer protections, H.R. 6540 would provide elderly homeowners with additional measures to refinance their reverse mortgages while establishing protections to shield them from fraud and abuse. I am pleased that senior citizens in Texas' 25th District, who have only recently been given the "green light" from HUD to take out reverse mortgages, would be allowed to refinance these federally-insured home equity conversion mortgages under this provision of H.R. 6540. This provision would enable seniors to obtain loans up to the higher FHA loan limits, enacted in 1998. I am also pleased that this measure orders HUD to prohibit broker fees, limit origination fees for refinanced reverse mortgages and, in cases where loan proceeds are used for the costs of long-term medical care insurance, instructs HUD to waive the up-front mortgage insurance premium.

As the Ranking Democrat on the House Budget Committee's Housing and Infrastructure Task Force, I am especially pleased to support this legislation because it includes a section dealing with prevention of fraud in the Department of Housing and Urban Development's (HUD) 203(k) home acquisition and rehabilitation program. I have been working on this specific issue for several years, and with the assistance of my colleague RICK LAZIO, the U.S. General Accounting Office (GAO) agreed to review and investigate HUD's Title I program in 1998. The Title I program, the oldest government housing program, provides low-income homeowners with government backed loans of up to \$25,000 to finance personal home repairs, with the money distributed directly to the contractor. I know of too many cases where unscrupulous contractors have targeted low-income homeowners, convinced them to take out large home repair loans, and then failed to perform the contracted work.

As a Congressman from the Houston area, this issue has particular resonance. In recent years, several investigative news reports in Houston have uncovered cases where unscrupulous contractors used this government's guaranteed FHA loan program to defraud homeowners in and around my district. Many of these homeowners are elderly and live on fixed incomes and had been the victim of shady contractors who provided shoddy or incomplete work. Many of these elderly homeowners were forced into default, and the taxpayers were left holding the bill. I am pleased that this legislation includes important provisions to strengthen the anti-fraud provision in the guaranteed FHA program.