In the Spirit of Crazy Horse
by Peter Mattheisen

The American
by Howard Fast

THE PRESIDENT HAS SEEN
12-29-00

POSITIVE COACHING ALLIANCE™

Jim Thompson
Director

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Stanford University • Stanford, CA 94305-6150

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12·29·00

Kalathara Enterprise

India Cafe & Grill

61 Old Route 22
Armonk, NY 10504
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914.273.7082

Bengal Tiger Restaurant
144 East Post Rd.
White Plains, NY 10601
914.948.5191
Est.: 1974

India House Restaurant
199 Albany Post Rd.
Montrose, NY 10548
914.736.0005
Est.: 1982

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Nolan
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[

B Nolan
I'm interested in this - let's discuss
BC

THE PRESIDENT HAS SEEN
12-27-00

GoodWorks
INTERNATIONAL, LLC

Dec. 22, 2000

PHOTOCOPY
WJC HANDWRITING

Dear Mr President,

Here are a few letters urging your support of a Proposal for Presidential Pardon of first time, non violent offenders.

The recent Supreme Court rulings emphasize the frailty of our Judicial System. The act of Pardon by the President not only re-affirms the role of Justice but extends the mercy and forgiving potential of society which is equally as essential for a lasting civilization.

I hope you will use the full extent of your authority in these cases.

Incidentally, Lester Maddox as Gov. of Georgia in the late '60s pardoned several hundred prisoners each Christmas with almost no recidivism consequences.

Our Prayers are with you and your family as you embark on a new phase of your mission -

Keep faith
Andrew Young

303 Peachtree Street, NE . Suite 4420 . Atlanta, GA 30308 USA . Tel: 404-527-8484 . Fax: 404-527-3827 . www.goodworksintl.com

THE PRESIDENT HAS SEEN
12-12-00

KISSINGER MCLARTY ASSOCIATES
AN AFFILIATE OF KISSINGER ASSOCIATES, INC.

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NSC WW Desk
Podesta

TO: President Clinton WJC

FROM: TFM TFM

RE: PERSONAL REPORT ON THE INAUGURATION OF MEXICAN PRESIDENT VINCENTE FOX

December 8, 2000

The recent inaugural of President Fox validated U.S. policy toward Mexico and celebrated a more mature relationship between the two countries. Mexico is now a stable democracy, willing to admit to and confront its problems, confident that they can be solved. Your work to raise the profile and seriousness of U.S.-Mexican ties has paid dividends as Mexico now views the U.S. as a supportive partner and you personally as a believer in Mexico's potential for success and prosperity. With the transparent, orderly, and peaceful change of administration, the country senses it is on the verge of a hopeful, true new beginning for Mexico and all its people to reach their full potential if they maintain their resolve to tackle issues like drugs, corruption, and economic disparity.

I was honored to be a part of the delegation lead by Secretary Albright to the December 1 inauguration of incoming Mexican President Vincente Fox – a first class delegation that included Senators Chris Dodd and Lincoln Chafee, Representative David Dreier, Ambassador Jeffrey Davidow, Buddy McKay, and Henry Cisneros.

Clearly this is a historic time in Mexico. Expectations are very high for an era of change, and President Fox faces significant challenges to live up to them.

At his swearing-in ceremony before the Mexican Congress, President Fox delivered a one-hour address that outlined his visions for the nation and the programs he intends to pursue, all of which were consistent with his campaign positions. President Fox has positioned himself close to a Mexican "third way" with an agenda that stresses fiscal responsibility and an outreach to the nation's poor, pledging the broadening of the benefits of a prosperous society so they accrue to more communities, including Chiapas. His theme was basic and moving: a new day in Mexico, built on openness, transparency, accountability, and with no tolerance for corruption. And not unlike your State of the Union addresses, when his opponents reacted negatively to his proposals, President Fox easily commanded the stage and turned these into positives.

I would note one disappointment. While President Fox acknowledged his predecessor, Ernesto Zedillo, he was less than gracious, especially in his comments about the past practices of the PRI party.

After the swearing-in ceremony, President Fox hosted a lunch for the heads of foreign delegations, Mexican business leaders, select academics and policy makers at National Palace, the same venue for the state dinner during our visit to Mexico City in May 1997.

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Following the lunch, President Fox held a private meeting with our delegation. In conversation, he specifically raised with me his great admiration, regard, and respect for you, and asked that I convey his personal best wishes to you. Given our mutual business backgrounds, President Fox asked about the state of the U.S. economy, noting its effect on Mexico's economy and on that nation's plans for further growth. Given, as you know, that an "open borders" or "NAFTA Plus" initiative is high on his agenda, President Fox also expressed his interest in a Carnegie Endowment-funded study on immigration – which I chair with Andres Rozental, former career diplomat and Mexican Ambassador to the United Kingdom – that is due to present its report to President Fox and the next President of the United States in early March.

At the lunch, I met and visited with President Fox's incoming Cabinet, many of whom I know personally. It is a solid, perhaps first class Cabinet with potential to grow with experience. Still, President Fox's Cabinet will have to grow to match the performance of his predecessor's, which was, in almost all areas, on a par with the talent you have assembled in your Cabinet. Early plans include a restructuring of Los Pinos, including the establishment of a National Security Advisor – the first in Mexican history – as well as greater emphasis on law enforcement, anti-crime, and counter-narcotics efforts.

I visited with other heads of state from South and Central America, including Brazilian President Fernando Cardoso, who gave the toast at a dinner that evening at Chapultepec Palace. While President Cardoso greeted me warmly, his remarks were Brazil-centric, reflecting his country's increasingly Mercosur-protective attitude. President Ricardo Lagos of Chile was also in attendance and I was fortunate enough to travel to Mexico City with him on his presidential aircraft. Of note, President Lagos flew to Mexico City from Silicon Valley, after a visit to meet leaders from the U.S. high tech industry. Kissinger McLarty Associates helped organize President Lagos' visit and he was able to meet Lod Cook, CEO of Global Crossing, Larry Ellison of Oracle, and Bill Gates of Microsoft.

I also saw the always-mercurial President Hugo Chavez of Venezuela, and regrettably Mexican protocol seated him beside Fidel Castro. I shared a warm exchange with Hurricane Hugo and responded politely but formally to President Castro.

One final point: your standing in Mexico would surely help you secure a third term here would that be possible. Both you and Hillary are extraordinarily popular in Mexico, and respect for you both is mentioned easily and frequently in conversation. Your achievements, both domestic and international, are well known, understood, and appreciated. Your efforts to meet regularly and often with President Zedillo have been noted in Mexico, helping the relationship between our two nations grow into one of partners and equals.

I think it is not an over-statement to say that this historic election and peaceful transfer of power would not have occurred without your bold, and ultimately correct, leadership on the Mexican support package and passage of NAFTA. Both events were enormously stabilizing for Mexico's economy, politics, and even society, helping the nation look outward with confidence and optimism despite difficult problems. Because of that – because Mexico was secure enough to engage with the world and to confront its challenges at home – the country was able to take the steps to a working, strong, contemporary democracy that will serve her people well and serve our nation well as a friend and partner.

THE WHITE HOUSE

12·23·00

Assistant to the President and
Staff Secretary

BRUCE L./JOHN:

ATTACHED FYI IS
JACK'S BILL MEMO
ON BILL HUNNICUTT
MENTIONS. JACK
RECOMMENDS SIGNATURE.
LAST DAY FOR ACTION
IS WED, DEC 27 –
WE'LL PLAN TO HAVE
POTUS SIGN THEN.

– LISEL

12·22·00

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TO: PRESIDENT BILL CLINTON FAX NU:

COMPANY: & BRUCE LINDSEY DATE: 12·20-00

FROM: HAL HUNNICUTT PAGES:

RE: H.R. 5640

BILL IS THE MFD. HSG. BILL – IT HAS ALL OF LAZIO'S BULLSHIT, GUTTED FROM THE BILL. ITS NOW CONTRO.

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

PLEASE SIGN IT BEFORE 12/25! JAMES LEE

NOTES/COMMENTS:
IS VERY FAMILIAR WITH IT. IT'S BEEN @ WHITE HOUSE SINCE NOON FRIDAY, THE 15th. PLEASE SIGN IT.

Thanks
Hal

ITS BEEN A GREAT YEAR!

EXECUTIVE OFFICE OF THE PRESIDENT
OFFICE OF MANAGEMENT AND BUDGET
WASHINGTON, D.C. 20503

THE DIRECTOR

December 21, 2000

MEMORANDUM FOR THE PRESIDENT

BILL IS HERE

'00 DEC 21 PM8:15

SUBJECT: Enrolled Bill H.R. 5640 - American Homeownership and Economic Opportunity Act of 2000
Sponsors - Rep. Leach (R) Iowa and Rep. LaFalce (D) New York

Last Day for Action

December 27, 2000 - Wednesday

Purpose

(1) Expands existing programs to increase affordable housing opportunities for low-income, elderly, and disabled people; (2) amends Native American housing programs to promote affordable housing for Native Americans and Native Hawaiians; (3) amends Federal construction, safety, and enforcement standards for manufactured homes; and (4) authorizes changes to various banking regulatory provisions.

Agency Recommendations

Office of Management and Budget	Approval
Department of Housing and Urban Development (HUD)	Approval
Department of Agriculture	Approval
Department of the Treasury	Approval
Export-Import Bank of the United States	Approval
Neighborhood Reinvestment Corporation	Approval
Office of Government Ethics	Approval
Department of Justice	No objection
Department of Defense	No objection (Informally)
Federal Reserve Board	No objection (Informally)
National Credit Union Administration	No objection (Informally)
Department of Commerce	Defers to HUD (Informally)
Department of Health and Human Services	Defers to HUD (Informally)
Department of the Interior	Defers to HUD (Informally)
Department of Labor	Defers to HUD (Informally)
Federal Emergency Management Agency	No comment (Informally)

Discussion

H.R. 5640 is an omnibus bill including several provisions related to affordable housing programs, Native American and Native Hawaiian housing, manufactured housing, and financial regulatory relief that were previously included in a number of bills that were considered separately in Congress. The most significant provisions of the enrolled bill are summarized below. Other provisions are described in an Attachment.

Affordable Housing

Section 8 Homeownership. H.R. 5640 would authorize Public Housing Authorities (PHAs) to provide a single grant under the "Section 8" low-income housing assistance program to recipients in lieu of monthly assistance, to use for the down-payment on the purchase of a home. This grant could not exceed the total amount of monthly assistance that would be received by the tenant for the first year of assistance.

H.R. 5640 would establish a pilot program under which Section 8 vouchers may be used for the purchase of a home that will be owned and occupied by one or more members of a family of a person with disabilities. The enrolled bill would require that eligible families meet certain requirements to qualify for the pilot program including: (1) purchasing the property within three years of enactment of this Act; (2) demonstrating an eligible income level; and (3) participating in a housing counseling program provided by a PHA.

Elderly and Disabled Families Housing. H.R. 5640 would amend existing housing programs that provide assistance to private nonprofit organizations to supply long term community-based supportive housing for low-income elderly and disabled citizens. Supportive housing provides residents with additional assistance for activities such as cooking, cleaning, and transportation. The enrolled bill would authorize the appropriation of such sums as may be necessary for FYs 2001-2003 for this these purposes.

Specifically, H.R. 5640 would authorize project administrators for elderly and disabled housing to: (1) use all sources of financing, including Federal funds, for amenities, relevant design features, and construction of affordable housing for seniors; (2) join in limited sponsorships with for-profit partners to compete for the low-income housing tax credit based on the principle that owners could build larger developments; (3) use a set-aside account of project reserves funded through rent receipts for repairs to a building's structure or infrastructure, subject to the Secretary's approval; and (4) allow commercial facilities to be located and operated in these projects as long as the business is not subsidized with project funds.

FHA-Insured "Reverse Mortgage." H.R. 5640 would allow senior citizens to refinance Home Equity Conversion Mortgages ("reverse mortgages"), under which low-income seniors would be able to borrow against the equity in their home for living expenses and other needs, without having to make monthly interest and principal payments. These "reverse mortgage" loans would be repaid from the proceeds of the home when it is sold. H.R. 5640 would waive a provision in current law requiring borrowers to receive mortgage counseling, if the borrower has received counseling in the prior five years and meets other requirements. The enrolled bill also would authorize HUD to establish a limit on origination and broker fees charged on refinanced reverse mortgage loans. In cases where the "reverse mortgage" proceeds are used by the borrower for long-term medical care insurance contracts, the enrolled bill would require HUD to waive the up-front mortgage insurance premiums. In other cases, the enrolled bill would give HUD discretion to reduce the single premium payment to an amount as determined by an actuarial study and to credit the premium paid on the original loan. H.R. 5640 would require the Secretary, within 180 days of enactment, to complete an actuarial analysis of the effect of HUD's discretion to reduce the single premium payment.

Regulatory Barriers. H.R. 5640 would authorize annual appropriations of $15 million through FY 2005 for grants to States, local governments, and eligible consortia for the development and implementation of strategies to remove regulatory barriers to the development of affordable housing. (This activity is currently authorized under the Community Development Block Grant Program.) This provision also would create within HUD the "Regulatory Barriers Clearinghouse" which would collect and distribute information on regulatory barriers to affordable housing and establish strategies to remove such barriers.

Rural Housing. H.R. 5640 makes several changes to the Department of Agriculture's rural housing program including: (1) allowing borrowers of Rural Housing Service single-family loans to refinance an existing direct or guaranteed loan with a new guaranteed loan; (2) increasing from $2,500 to $7,500 the amount that may be provided for home repairs through promissory notes without having to go through the formal loan process; (3) establishing accounting and record-keeping requirements for all projects that receive funding under the current program; (4) clarifying that rental assistance for the Farm Labor Housing Loan and Grant program may be used for operating expenses of a farm labor housing complex rather than for individual tenant assistance; (5) allowing Native Americans to become eligible borrowers under the multifamily loan guarantee program; and (6) establishing criminal and civil penalties for violations of program requirements.

Native American and Native Hawaiian Housing

Native American Housing. Under current law, a certificate from the Bureau of Indian Affairs (BIA) is a prerequisite to any sales transaction on Indian lands. H.R. 5640 would establish a 12-member Indian Lands Title Report Commission to develop recommended approaches to improving how BIA conducts Federal title reviews associated with the sale of Indian trust lands. H.R. 5640 also would permanently authorize the Indian Housing Loan Guarantee program, which gives Native Americans access to sources of private mortgage financing by providing loan guarantees to lenders.

H.R. 5640 makes several technical and clarifying amendments to the Native American Housing and Self-Determination Act Amendments of 1996 (NAHASDA), some of which would: (1) allow the Secretary to waive local cooperation agreements for grant recipients when certain taxation requirements are met; (2) allow the Secretary to waive environmental review requirements to address problems resulting from procedural, rather than substantive noncompliance; and (3) exempt tribes from Davis-Bacon Act prevailing wage rates for laborers by authorizing tribes to set their own prevailing wage rate for laborers on federally subsidized Indian housing projects.

Native Hawaiian Housing. H.R. 5640 would amend NAHASDA by establishing a new Native Hawaiian housing block grant program to be administered by the Department of Hawaiian Home Lands (a State agency) to carry out affordable housing activities for Native Hawaiian families who are eligible to reside on Hawaiian Home Lands. The Director of the Department of Hawaiian Home Lands would be responsible for complying with all program requirements specified by the Act, such as submitting housing plans that describe the Department's mission, goals, and objectives, financial resources, and compliance with applicable laws. H.R. 5640 also provides for Native Hawaiian housing loan guarantees to meet the housing needs of Native Hawaiians located on Hawaiian Home Lands.

The Native American and Native Hawaiian housing provisions of H.R. 5640 are almost identical to related provisions of H.R. 5528, the Omnibus Indian Advancement Act, which is also pending your approval.

Manufactured Housing Standards

H.R. 5640 would make changes to the Federal construction, safety, and enforcement standards for manufactured homes. A manufactured home is a structure that is transportable in one or more sections and is built on a permanent frame and designed to be used as a dwelling when connected to the required utilities (e.g., a mobile home).

Consensus Committee. H.R. 5640 would establish a new consensus committee (in lieu of the current advisory council) for developing, revising, and interpreting the manufactured housing standards. The consensus committee would be deemed "an advisory committee not composed of Federal employees," and appointments would be made so as to achieve a "balance of interests." It would be comprised of 21 voting members, including seven producers or retailers of manufactured housing, seven representatives of users of manufactured housing, and seven general interest and public official members; and one non-voting member representing the Secretary of HUD. The committee would submit a proposed revised standard to the Secretary, who would have one year to adopt, modify, or reject the recommendation. Under H.R. 5640, if the Secretary fails to take final action on the recommendation, s/he would be required to appear in person before designated Congressional committees and state the reason for the failure. If the Secretary does not appear as required, s/he would be prohibited from expending funds collected under the authority of the manufactured housing provisions of the enrolled bill (described below) in any amount greater than that collected and expended in FY 2000.

Other changes that H.R. 5640 would make to the manufactured housing standards include: (1) requiring States to adopt manufactured home installation standards and, in States that fail to adopt approved standards, authorizing the implementation of "model" installation standards developed by the consensus committee and HUD; (2) requiring States to adopt a dispute resolution program concerning responsibility for the repair of defects in newly-installed manufactured homes and, in States that fail to adopt an approved program, authorizing the implementation of a program established by HUD; and (3) allowing HUD to set and collect from manufactured home manufacturers "reasonable" fees to offset expenses incurred in carrying out its responsibilities under the manufactured housing provisions of the enrolled bill.

Financial Regulatory Provisions

Savings Associations Activities and Regulations. H.R. 5640 would repeal the provisions of current law that require Federal savings associations to maintain a minimum amount of liquidity, i.e., cash or assets easily converted to cash. The enrolled bill also would allow savings and loan holding companies to acquire more than a five percent non-controlling share of a non-subsidiary savings association, subject to the approval of Treasury's Office of Thrift Supervision. (Currently, it is illegal to hold more than five percent.) Additionally, H.R. 5640 would repeal current law that requires deposit brokers to notify the Federal Deposit Insurance Corporation (FDIC) before soliciting or placing any deposits and allows the FDIC to require brokers to report to the FDIC on the status of deposits made. (Deposit brokers place, or facilitate the placement of, deposits of third parties with insured depository institutions for investment purposes.)

Bank Activities and Regulations. The enrolled bill would simplify procedures for a national bank to reorganize into a bank holding company (i.e., a bank with at least 25 percent ownership of two or more banks) and would permit a national bank, upon approval of the Comptroller of the Currency, to merge or consolidate with its subsidiaries or non-bank affiliates. H.R. 5640 also would permit national banks to elect directors to terms of up to three years, instead of one year, and on a staggered basis, and would permit the Comptroller of the Currency to remove the limitation on the number of board members, currently set at 25. H.R. 5640 would repeal the current prohibition of banks' ownership of their own stock, but retain the prohibition on making loans or discounts on the security of their own stock.

Federal Reserve Board Provisions. H.R. 5640 would reinstate the recently-expired requirement for semi-annual "Humphrey-Hawkins" reports of the Federal Reserve Board, including the requirement that the Federal Reserve Chairman appear before Congress to discuss monetary policy as well as economic developments and prospects for the future. H.R. 5640 also would increase the annual salaries of the Federal Reserve Board Chairman from Level II of the Executive Schedule to Level I (an increase of approximately $14,800) and Board Members from Level III to Level II (an increase of approximately $10,500). The Chairman's salary would be equal to that of Cabinet Department heads (approximately $161,000 as of January 2001).

Conclusion and Recommendations

HUD recommends approval of H.R. 5640 and notes that it "strengthens consumer protections for manufactured housing" and "adopts improvements proposed by HUD to the Department's senior housing programs." In addition, HUD states that H.R. 5640 is "an important step forward in making the Department's desire to see no family left behind in the quest for safe and affordable housing a reality."

Agriculture recommends approval of H.R. 5640. In its views letter the Department states that "[e]nactment of the bill will not only expand homeownership in rural areas, it will also strengthen USDA's ability to investigate and prosecute program fraud and abuse, significantly improve program controls, and facilitate the effective administration of USDA's rural housing programs."

We join HUD, Agriculture, Treasury, and other concerned agencies in recommending approval of H.R. 5640, which passed the House by voice vote and the Senate by unanimous consent.

Jacob J. Lew
Director

Enclosures

Attachment

Other Provisions in H.R. 5640

Private Mortgage Insurance (PMI) Technical Corrections and Clarification. H.R. 5640 would amend the Homeowners Protection Act of 1998, which allows homeowners to cancel private mortgage insurance after they have paid off a specified percentage of their mortgage loan. Specifically, the enrolled bill would clarify that: (1) PMI termination/cancellation rights for adjustable rate and balloon mortgages would be based on the most recently calculated amortization schedule; (2) borrowers' PMI cancellation and termination rights apply only to mortgages created one year after the enactment of this legislation; (3) PMI cancellation or termination does not eliminate requirements to make PMI payments legitimately accrued prior to any cancellation or termination of PMI; and (4) PMI cancellation rights exist on the cancellation date, or any later date, as long as the borrower complies with all requirements and is current on loan payments.

Banking And Housing Agency Reports. The Federal Reports Elimination and Sunset Act of 1995 (P.L. 104-66) would have eliminated, or "sunset," a number of reports as of December 31, 1999. This sunset date was extended to May 15, 2000, by a provision in the FY 2000 Consolidated Appropriations Act (P.L. 106-113). H.R. 5640 would renew roughly 40 reporting requirements specified in the enrolled bill, the majority of which are within the jurisdiction of the Senate and House banking and housing committees. The enrolled bill would continue two reports that the President must transmit to the Congress: the Economic Report of the President, outlining goals for employment, productivity, and the Federal budget and other information on the economy; and an annual report on the impact of offsets on the defense preparedness, industrial competitiveness, and trade of the United States.

Additional Low-Income Senior and Disabled Housing Provisions. H.R. 5640 would expand the current requirement that HUD provide service coordinators to assist low-income elderly and disabled residents in HUD subsidized housing to include similar residents in the surrounding community. The enrolled bill would require HUD and HHS to develop standards for service coordinators to educate seniors about telemarketing fraud and facilitating the prosecution of such fraud. The enrolled bill would permit owners of certain uninsured HUD subsidized rental housing designed for occupancy by low-income families to retain excess income to use for repairs to aging projects.

12-22-00

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TO: PRESIDENT BILL CLINTON FAX NU:

COMPANY: & BRUCE LINDSEY DATE: 12-20-00

FROM: HAL HUNNICUTT PAGES:

RE: H.R. 5640

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Thanks
Hal

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