TO: LINDA DIXON

96 JUL 22 P12:25

FROM: KAREN LOPER
CHAIR OF THE CLINTON / GORE BOOSTERS

LYNDA, ELAINE JOHNSON IN HOPE ASKED ME TO SEND THE ENCLOSED DOCUMENT OF SUPPORT TO YOU TO SEND ON TO THE WHITE HOUSE.

I'VE ENCLOSED SOME INFORMATION ABOUT OUR GROUP - THE FIRST RELEASE I SENT BACK IN APRIL AND AN UPDATE.

I AM TAKING 30 CLINTONITES TO HOPE THIS FRIDAY. WE WILL ARRIVE AROUND 7PM AND WILL STAY THROUGH SUNDAY MORNING. I HOPE YOU WILL BE ABLE TO COME OVER TO SEE US.

I AM MAILING THE ORIGINALS OF ALL THIS TODAY.

7-22-96
Send to ~~[illegible]~~ MAUREEN
for reply?
Yes ✓
No

Chron

CLINTON / GORE BOOSTERS

THE BOOSTERS HAVE BEEN MEETING EVERY OTHER WEDNESDAY SINCE APRIL AND HAVE BECOME THE GROUP FOR CLINTON / GORE SUPPORTERS TO JOIN. WE HAVE BROUGHT TOGETHER LOTS OF VOLUNTEERS FROM 1992 AND HAVE ADDED MANY NEW PEOPLE.

THE GROUP HAS ALREADY ACCOMPLISHED MUCH IN A SHORT TIME. AT ONE OF OUR MEETINGS WE SWORE IN 52 NEW VOTER REGISTRATION DEPUTIES. SINCE THAT TIME WE HAVE DEVELOPED A PROGRAM TO REGISTER NEW VOTERS AT APARTMENT PROJECTS IN MANY PARTS OF THE CITY. WE HAVE SET UP A DATA BASE TO HOLD THE NAMES OF ALL THOSE WE REGISTER SO THAT WE CAN CONTACT THEM AT EARLY VOTE AND REGULAR VOTE TIME. WE HAD A SEMINAR ON PRECINCT ORGANIZATION AND BLOCK WALKING WHICH WE WILL BE STARTING SOON. AT ALL MEETINGS WE PROVIDE INFORMATION ON THE ADMINISTRATION'S ACCOMPLISHMENTS. PLANS ARE CURRENTLY BEING MADE TO HAVE PANEL DISCUSSIONS BY QUALIFIED SPEAKERS ON THE REPUBLICAN CONGRESS' ENVIRONMENTAL AGENDA THAT THEY PUSHED THIS SESSION. IN ADDITION TO THE SERIOUS STUFF, WE HAVE HAD CLINTON GORE T-SHIRTS PRINTED THAT WE ENCOURAGE OUR MEMBERS TO WEAR EVERYWHERE. ON JUNE 29TH, 50 OF THE BOOSTERS WENT TO THE ASTRODOME FOR AN ASTRO'S GAME AND MADE QUITE AN IMPRESSIVE SHOW OF SUPPORT IN OUR NAVY BLUE SHIRTS.

THE NEXT ADVENTURE IS OUR LONG PLANNED TRIP TO HOPE! WE HAVE CHARTERED A BUS AND WILL BE MAKING OUR WAY TO BILL CLINTON'S HOME TOWN ON JULY 12TH. THIS WILL BE BOTH A FUN TRIP AND A WAY OF KEEPING UP THE ALREADY HIGH ENTHUSIASIAM.

FOR MORE INFORMATION CONTACT:
KAREN LOPER 12823 CORONA HOUSTON, TX 77072
713-498-5841

To: President & Mrs. Clinton

From: The Clinton/Gore Boosters
of Houston, Texas

You both have our unswerving support
and our continued appreciation.
It is our hope you will find strength
in the knowledge
that you are always in our hearts.

Judy Ladd
Karen Loper
Dottie Newton
Nancy Loomis (hi, Chelsea!)
Rosalie Griffin
Linda Shipp
Helen Sawyer
Linda Sawyer
(I gave you the Give 'Em Hell Hillary button on June 21st)

God Bless!
LaQuitta Turner
McNeil, AR

Jennifer Sanders - looking forward to the 2nd inauguration
Karen J. Gilliam
Felicia Jackson
Susan & Bob Brewer
Hava Rothman
Isaac Resin
Carolyna L Cantu
Carmen R Zapata
Nora Gutierrez - We'll deliver Texas!!
Paulette Lubrosky
Julie Jackson Lusby
Joy Elizabeth Holland

Larnell Leverette Jr.

Helen Fisher - I have studied with Jean Houston for years. She is great - Congratulations!!

Maud A. Randall

Steven Randall Penn

Mary Evelyn Hazen

Jane Vickles - My prayers are with you and Hillary and Chelsea & Socks.

[illegible]

Eric [illegible]

Rick Molina

Ron Johnson

Ursula Hall

Ladd Reynolds

~~John Thomas~~

Kay Bell

Anna Marie Palmer

Jaclyn Harwood - "At the $1,000.00 dinner I introduced you to your cousin" Nancy Blythe - Remember - Keep in touch with her, especially when she writes you."

Jason Harwood

NANCY BLYTHE

Eleanor Roosevelt

Melissa Durbin - Keep the Faith!!

James Sells

Charlene Sells

Maria Quintanilla - Pres. Clinton - Keep up the good work!

Mary Kay Green

John L. Kessler

Greg A. Wolf

Joe C. Colvin

Leroy M. Slovacek, best wishes, and I hope you get re-elected!

Ira W. Leichtman

Mac & Carrie Leichtman

Marcia Nieder

Sophia Maratos

Mildred Tarchiani

Linda Tarabi

Dana Thomas.

Louise & Gary Fischman.

Sharon Queen.

Sam Lester.

Irene Patterson.

P. Eugene Jeavons Jr.

David Robinson

Jenna Malonson

God Bless You!

Stephanie Macdonald-Taylor

CATS FOR CLINTON

Susan Stites
Carol Blohm
Marie Lee
Pat Hogan Payne
Angel Fraga
Robert Java
William Paul Thomas
Tracey Cobb
David Weiner
DAVID BALLARD
Jeanette Cunningham
Allen Palmer
Ginny Stoger
Ron Lord
Sue Lowell
Robert Mahan

Ozell Taylor Johnson
Billie Carr
Ken Oliver
Mike Laster
JAMES BROOKS
Ruben Guerrero
Ross Love
Deborah & Greg Stine
Kim Hall
Michel Moore
Joyce Funderburk
Richard Hightower

THE PRESIDENT HAS SEEN
7-22-96

THE WHITE HOUSE

WASHINGTON

July 20, 1996

MEMORANDUM FOR THE PRESIDENT

FROM: TODD STERN
HELEN HOWELL Helen

SUBJECT: Recent Information Items

We are forwarding the following recent information items:

(A) **Hale/Rasco/Katzen memo on upcoming vote on Unfunded Mandates Report.** The vote on the final report of the Advisory Commission on Intergovernmental Relations (ACIR) is scheduled for July 23. The final report is better than the one circulated last spring, but is still seriously flawed. Consequently, the three Administration officials on the Commission -- Marcia Hale, Secretary Riley and Administrator Browner -- will vote against the report. This memo says final report presents one-sided and flawed analyses, inaccurately characterizing current statutes and our approach to implementing them. For example, report proposes to: amend Individuals with Disabilities Education Act to increase federal funding (we argue civil rights statutes are exempt from ACIR); amend Davis-Bacon to consider exempting projects in which federal participation is relatively low; amend Fair Labor Standards Act (labor opposes); and extend compliance deadlines for Clean Water Act. Vote of our representatives on ACIR may be criticized by some as in favor of unfunded mandates, but the report is too flawed to justify support. Moreover, if criticized we can point to your excellent record on unfunded mandates. Note that ACIR Chairman, Governor Winter, may call you before Tuesday.

OK

(B) **Sec. Cisneros memo and clips about his address to the National Council of La Raza.** "I made the contrast between your stands for Latinos on the hot issues and the positions of our opponents.... If you can hold this contrast through the upcoming immigration and welfare reform decisions, you will get the highest Latino turnout and vote share of any President since Lyndon Johnson in 1964." His speech stressed your record on Latino appointments and your defense of affirmative action; your position that language should not be used to separate the nation (i.e., official-English legislation); your opposition to California's Proposition 187; your belief that punishing the children of immigrants by withholding education makes no sense; and your support for increasing the minimum wage.

THE PRESIDENT HAS SEEN
7-22-96

THE WHITE HOUSE

WASHINGTON

July 19, 1996

96 JUL 19 P4:30

INFORMATION

MEMORANDUM TO THE PRESIDENT

FROM: Marcia Hale MH
Carol Rasco CHR
Sally Katzen SK

SUBJECT: Pending Vote on the Advisory Commission on Intergovernmental Relations' (ACIR's) Unfunded Mandates Report

I. SUMMARY

The Advisory Commission on Intergovernmental Relations (ACIR), chaired by Governor Winter, will vote on a final report on unfunded mandates Tuesday, July 23, 1996. The Administration commented extensively and critically on previous drafts of the report. Although this draft addresses some of our previous concerns, the three Administration officials on the Commission -- Marcia Hale, Secretary Riley, and Administrator Browner -- will oppose the report and are urging other members to oppose it. The decision to oppose the report was difficult; the vote is likely to be close and partisan. Governor Winter may call you between now and Tuesday to discuss the report.

II. DISCUSSION

Background

The Unfunded Mandates Reform Act directed ACIR to "review the role of Federal mandates in intergovernmental relations," including establishing a framework and measurement tools for evaluating mandates and identifying specific mandates that should be addressed. ACIR circulated a draft report last spring. On March 1, 1996, Marcia Hale wrote to Governor Winter stating the Administration's strong objections to the report. The draft report: (1) did little to further understanding of fundamental questions such as how to measure the costs and benefits of mandates or how state mandates affect local governments; (2) presented one-sided, misleading analyses of 14 Federal health, safety, environmental, worker protection, and civil rights laws and recommended unacceptable changes to most of these laws; and (3) failed in its analyses to consider the views of or effects on working men and women as directed by Congress.

Reasons for Opposing Report

The new report still fails to respond to the broad questions the Congress posed to

ACIR about unfunded mandates. It remains a one-sided report that in places inaccurately characterizes requirements of current statutes and our approach to implementing them. The final draft recommends more moderate but still unacceptable statutory changes to provide relief to state and local governments while failing to adequately consider the effect of those changes on citizens and the environment. For example, the report proposes to:

- o Amend the Individuals with Disabilities Education Act and significantly increase Federal funding (disability and civil rights groups oppose this recommendation; we have argued that civil rights statutes are exempt from consideration by ACIR);

- o Amend Davis Bacon-related laws (requiring prevailing wages be paid to employees under certain federally-funded contracts) to consider exempting projects in which federal participation is a lower percentage of total project costs (labor opposes).

- o Amend the Fair Labor Standards Act to allow state policies to be consistent with either with current law or with comparable policies that currently apply to the Federal government only (labor groups oppose);

- o Amend the Clean Water Act to allow EPA to extend compliance deadlines on a case-by-case basis (environmental groups oppose);

The report also:

- o recommends a commission study laws that provide private rights of action against state and local governments before Congress reauthorizes any existing statutes (e.g. environmental laws) with such provisions or enacts any new statutes with such language (labor, environmental, and civil rights groups oppose); and

- o to mitigate what ACIR characterizes as costly mandates, recommends increased Federal spending and/or technical assistance for 6 statutes and recommends new Federal bureaucratic structures to assist states.

It was our hope that ACIR would provide a context in which to consider ways to further address state and local governments' concerns while maintaining our commitment to national objectives. We recognize that a vote against the report could be viewed as a vote against the states and for "unfunded mandates." We nevertheless feel that the report presents a one-sided, fundamentally flawed analyses and that we should not support it.

You have a strong record on unfunded mandates. You signed Executive Order 12875 during your first year in office to ensure that new regulations do not place undue burdens on states and communities. In March of 1995, you signed the Unfunded Mandates Reform Act. In March of this year we reported to Congress on the significant progress Federal agencies have made in implementing the Act. The Administration has also worked cooperatively with state and local governments to help them take full advantage of the flexibility that already exists in many Federal statutes. As ACIR concludes its work, we will work to ensure that your record and our reasons for opposing the Commission's report are well understood.

THE PRESIDENT HAS SEEN
7-22-96

(C) **Sperling memo on Money Magazine article, "How You're Better Off Under Clinton (So Far)."** Ann Dowd tries to answer the question, "Are people better off than they were four years ago?" Your economic team worked with her, and overall the story is very positive, including good quotes about how the 1993 plan brought down interest rates; lower mortgage rates have saved homeowners $25 billion; housing is more affordable than at any time since the late 1970s; the stock market has soared; and the middle class are benefitting from stock gains. On the negative side, article says wealthy Americans have profited the most; the middle class and women have not done as well; taxes are up; median weekly earnings are down; debt and bankruptcy are up; and you failed to slow the growth of Social Security and Medicare. Laura and Gene have included responses to these claims in their memo.

GS - we need a strategy on this

(D) **Sec. Cisneros memo on targeting the good economic news.** It's been suggested that there are 2 perceptual shortfalls in the way Americans are reacting to the good economic news: 1) many don't believe it applies to them, and 2) others don't link it to your policies. Cisneros argues that we need to break down the news to reach sub-groups of the population, and then announce prospective actions -- so people can see that you are trying to make the strong economy work for them. At HUD, they have taken the positive homeownership momentum and broken it down for key sub-groups. He includes a schedule of events, a sample of press results by target group, and recommendations for how you can break down the positive economic news by target group and then act on policies designed to bring the news directly to those groups.

(E) **Tyson/Sperling memo on media coverage of school construction initiative.** The announcement received a lot of national coverage including: a front-page USA Today article, and TV coverage on *ABC World News Tonight*, *CNN*, *CBS Morning News* and *NBC Today*. However, most impressive was the volume and quality of the regional and local coverage: front-page articles in the Cincinnati Enquirer and Pittsburgh Post-Gazette; positive regional articles in papers ranging from the Los Angeles Times to the Houston Chronicle and the Portland Press Herald; and, pictures of you with Sen. Carol Moseley Braun in the New York Times, Washington Times, New Jersey Star-Ledger, and the Detroit Free Press.

(F) **Rasco follow-up on Voyager Program.** On July 30, Sec. Riley will meet with Randy Best and Julia Pirkey from the Voyager Program in Dallas. Also, Julia Pirkey will be participating in a DPC-organized meeting on Community Schools on July 22. Carol will report back to you on those meetings.

THE PRESIDENT HAS SEEN
7-22-96

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
THE SECRETARY
WASHINGTON, D.C. 20410-0001

96 JUL 19 P4:04

July 19, 1996

MEMORANDUM FOR: President Bill Clinton

FROM: Henry G. Cisneros

SUBJECT: Targeting the Good Economic News

In one of our strategy discussions last week it was mentioned that there are two perceptual shortfalls in the way Americans are reacting to the good economic news: (1) many people just don't believe the positive economic news applies to them, and (2) others don't link the good news to your policies. I argued then that these shortfalls require that we break down the economic news in a way that we can reach sub-groups of the population and then announce "prospective" actions, so that folks can see that you are trying to make the strong economy work for them. They need to see you taking steps that go beyond the present (about which they are still skeptical) to the future (about which they are willing to be hopeful.) In effect you would be saying: "Today's general good news is not a stopping point; I have not stopped working to make things better for you."

At HUD, we have taken the positive homeownership momentum and spent the summer breaking it down for key sub-groups. Tab A describes the schedule of events we designed and Tab B is a small sample of the press results by target group across the nation.

I have also attached, as Tab C, a first cut at ideas that would allow you to break down the nation's positive economic news by target groups and then act on policies designed to bring the news directly to those groups.

Attachments

HOMEOWNERSHIP SUMMER SCHEDULE (7/18)

Week of June 3

June 5, POTUS announces $200 FHA premium reduction
June 5 - 7, National Homeownership Summit, POTUS delivers opening address

Weeks of June 10, 17

Travel by Assistant Secretaries to amplify homeownership message
-- travel to key markets to continue throughout the summer

Week of June 24

June 26, Women's homeownership event
-- release of women's homeownership initiative

Week of July 1

July 5, Boston, Hispanic homeownership event (LULAC)
-- goal of 50% homeownership rate for Latinos by 2000 (42% currently)

Week of July 8

July 11, Homeownership Zone NOFA announcement, 11 am press conference

Week of July 15

July 16, Denver, Regional Summit, HGC attending

July 18, Elderly event, reverse mortgages, 10am press conference

Week of July 22

July 22, Homeownership Rate Announcement

July 23, Portland, Regional Summit

Week of July 29

July 30, Pittsburgh, Regional Summit, HGC attending

August 1, Minority press event
Announce of HUD-HMDA initiative (timed to Fed release of HMDA data)
-- HUD will make HMDA data available on-line to community groups nationwide
-- potentially VPOTUS

Week of August 5

August 7, Public Housing Homeownership announcement
-- use sale of 40 homes in Columbia Heights as vehicle to announce major PH homeownership initiative
-- release of document on PHA best practices in PH homeownership

August 9, Miami, Regional Summit, New Urbanism

Week of August 12

August 14, Kansas City, Regional Summit, HGC attending

August 14, Dallas, Realtists
-- Announcement of a targeted lending initiative, Ginnae Mae

August 15, Oakland, Regional Summit, HGC attending
"Home Improvement" event (Title I, 203k)
-- potential participation by Home Improvement cast

August 16, Denver, Campus of Learners announcement (tenative)

Week of August 19

August 20, Lansing, Regional Summit, HGC attending
Consumer Press Conference
-- release of report on best practices by lenders

August 22, Seattle, Asian immigrant homeownership announcement

Week of August 26

Democratic Convention, August 25-29

August 31, Atlanta, Habitat for Humanity, 20th anniversary

Week of September 2

September 5, NCDI press conference with Sec. Rubin
-- lead into fall blitz on recovery of cities

September 7, Women's homeownership event
--Los Angeles, with a celebrity
--potentially Tipper Gore

Women's Homeownership

July 19, 1996

ATLANTA CONSTITUTION JUN 27 1996

HUD launches drive to boost number of female homeowners

The department will help fund education and counseling programs.

ASSOCIATED PRESS F2

Washington — Housing Secretary Henry Cisneros announced new measures Wednesday to boost homeownership rates among women.

The Department of Housing and Urban Development is providing $250,000 in start-up funds to a coalition of 32 private and public groups to design education and counseling programs for potential female home buyers.

HUD will make homeownership information for women available through a toll-free telephone line, and will distribute it at homebuying seminars across the country this summer, Cisneros said at a news conference.

The programs will help women wade through the sometimes mind-numbing details of budgeting, credit worthiness, flexible down payment and first-time home-buyer programs, home maintenance and other issues.

"We will help women to overcome these obstacles," he said. "We're going to replace the outdated saying that 'A woman's place is in the home' with a much better one: 'A woman's place is in homeownership.' "

While 65.1 percent of all households owned homes in 1995, only 49.5 percent of female-headed households had purchased their homes.

Some mortgage lenders refuse to view women as being as credit worthy as men, Cisneros said. In other cases, they don't include alimony, child support and earnings from part-time employment as part of a woman's income.

And sometimes, the barriers are psychological. A lot of women just don't believe they can qualify for a mortgage, Cisneros said.

The new initiatives are part of a campaign by HUD to increase homeownership to an all-time high of 67.5 percent by 2000.

The toll-free HUD line is 800-CALLFHA.

3/14

SAN DIEGO UNION-TRIBUNE JUN 2 7 1996

HUD joins in effort to encourage home ownership by women

By Mary Ellen Moore A1
HEARST NEWS SERVICE

WASHINGTON — Housing Secretary Henry Cisneros announced yesterday that the government is teaming up with a coalition of national women's organizations in an effort to boost the number of women homeowners in the United States.

The home ownership rate among women continues to lag, Cisneros said at a news conference.

In 1995, according to the Census Bureau, 64.7 percent of American families and individuals owned the homes they lived in, but only 49.5 percent of single women or female-headed families owned their homes.

Among women under 35, the number of homeowners is even smaller: 19.2 percent of such women with children owned their home last year, according to the bureau.

Cisneros said the Department of Housing and Urban Development's drive to raise the number of women homeowners is part of the administration's effort to lift the overall home ownership rate to 67.5 percent by 2000.

"To achieve this goal of the national home ownership rate," Cisneros said, "we need to increase the home ownership opportunities for subgroups of the national population. So the focus on women is a particularly important one."

HUD's focus on women comes as President Clinton is seeking to maintain his lead among female voters over his probable Republican challenger, Bob Dole.

According to a poll released yesterday by Emily's List, an organization formed in 1985 to raise money for pro-abortion rights Democratic women candidates, 58 percent of women voters support Clinton while 38 percent support Dole.

Cisneros said the HUD initiative will seek to knock down obstacles that traditionally have prevented women from becoming homeowners.

He said some lenders refuse to consider alimony or child care payments as part of a woman's income. Some discount the value of part-time jobs as a source of income even though a woman may hold more than one part-time job, he added.

Cisneros also said some women have difficulty establishing credit in their own names after they have been divorced.

HUD, working with 15 women's groups as well as other national organizations, will develop ways to educate women about budgeting, credit, flexible down payment programs and home maintenance.

HUD and the national groups also plan to work with housing industry officials, lenders and real estate agents to encourage them to be sensitive to the needs of female home buyers.

Cisneros said psychological factors also prevent some women from owning homes. A woman may think the process is "too intimidating and cumbersome, or she might think that she should wait until she gets married" to buy a home, he said.

HUD will provide $250,000 this year in start-up money for education and counseling programs aimed at female potential home buyers, Cisneros added.

The department and the private groups will distribute booklets and videos, launch public service ads and expand an existing toll-free number, 1-800-CALLFHA, that offers women information about home ownership opportunities.

The women's groups include the YWCA, Church Women United, the women's division of the United Methodist Church, Women Construction Owners and Executives, and the National Congress of Negro Women.

Chris Boesen, a GOP staff member of the House Banking Committee's housing subcommittee, said of the HUD initiative: "The goal of this is fantastic." But he added that "the administration has to do stuff like this because they won't balance the budget," a move that he said would provide more money for individuals to spend on housing.

Reverse Mortgages for the Elderly

July 19, 1996

ORLANDO SENTINEL JUL 19 1996

HUD seeks extension of reverse mortgage

ASSOCIATED PRESS

WASHINGTON — Housing Secretary Henry Cisneros asked Congress on Thursday to make permanent a pilot program that has extended more than 16,000 government-backed "reverse" mortgages to elderly homeowners.

Cisneros said legislation submitted to Congress would continue the Federal Housing Administration program beyond its scheduled expiration date in 2000. The bill also removes the 50,000 limit on the number of mortgages that can be issued.

The program permits qualified homeowners who are at least 62 years old to borrow against the value of their home and receive payments monthly or in a lump sum. When the home is sold or the owner dies, the private lender recovers the amount of the loan plus interest.

The money helps many seniors to continue living in their homes or to pay for such things as bills, home repairs and travel.

But Cisneros said the cap on mortgages and the temporary nature of the program have made some lenders wary of offering the service.

More than 12 million homeowners 62 and older would be eligible to participate in the expanded reverse mortgage program, Cisneros said.

PITTSBURGH POST-GAZETTE JUL 1 9 1996

Boosting reverse mortgages

Cisneros urges Congress to expand program for elderly homeowners

By Darlene Superville PC8
The Associated Press

WASHINGTON — Housing Secretary Henry Cisneros yesterday asked Congress to make permanent a pilot program that has extended more than 16,000 government-backed "reverse" mortgages to elderly homeowners.

Cisneros said legislation submitted to Congress would continue the Federal Housing Administration program beyond its scheduled expiration date in 2000. The bill also removes the 50,000 limit on the number of mortgages that can be issued.

The program permits qualified homeowners who are at least 62 years old to borrow against the value of their home and receive payments month-to-month or in a lump sum. When the home is sold or the owner dies, the private lender recovers the amount of the loan plus interest.

Cisneros said the program is a boon for seniors who own homes but have insufficient income in their later years. The money helps many to continue living in their homes or pay for bills, home repairs and travel.

But Cisneros said the cap on mortgages and the temporary nature of the program had made some lenders wary of offering the service.

More than 12 million homeowners 62 and older would be eligible to participate in an expanded reverse mortgage program, he said, noting that the numbers will grow as the baby-boom generation ages.

"This is not another government grant program," he said at a news conference where the American Association for Retired Persons, the nation's leading seniors' organization, signaled its support for the legislation.

"This is simply giving people access to the money they have invested in their homes," Cisneros said.

Among Americans 65 and older, 79.1 percent own their homes.

HUD also plans to spend $200,000 to publicize the mortgage program.

The announcement is the latest in HUD's effort to increase the national home ownership rate to an all-time high of 67.5 percent by 2000. The department recently announced home ownership efforts targeted toward women, Hispanics and renters.

SAN FRANCISCO CHRONICLE

JUL 19 1996

Congress Asked To Extend Seniors' Mortgage Program

Associated Press

Washington pC2

Housing Secretary Henry Cisneros asked Congress yesterday to make permanent a pilot program that has extended more than 16,000 government-backed "reverse" mortgages to elderly homeowners.

Cisneros said legislation submitted to Congress would continue the Federal Housing Administration program beyond its scheduled expiration date in 2000. The bill also removes the 50,000 limit on the number of mortgages that could be issued.

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Cisneros said the program is a boon for seniors who own homes but have insufficient income in their later years. The money helps many seniors to continue living in their homes or to pay for such things as bills, home repairs and travel.

Latino Homeownership

July 19, 1996

BOSTON HERALD JUN 6 1996

HUD chief unveils program for Latinos

By MARIE GENDRON

The nation's housing czar came to Boston yesterday to unveil a new education and counseling program designed to boost homeownership among Latinos across the country.

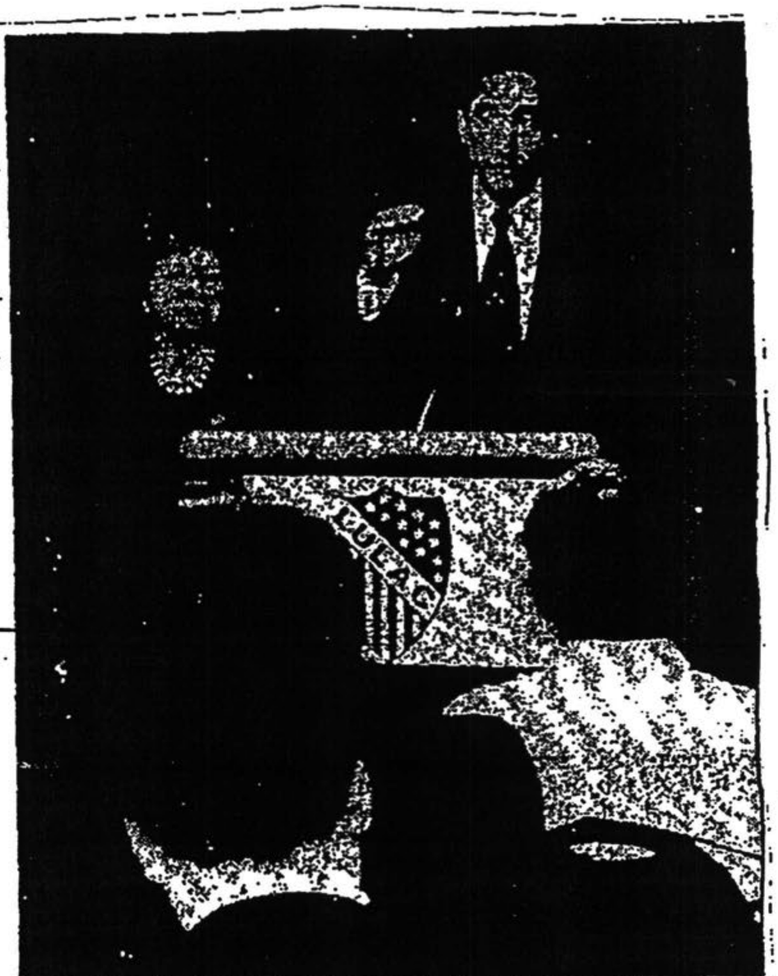
U.S. Department of Housing and Urban Development (HUD) Secretary Henry Cisneros said his agency will work with mortgage lending institutions and Latino groups to achieve a goal of 47 percent homeownership for Latinos by the year 2000.

The current homeownership rate for Latinos is 41.4 percent, compared to 65.1 percent for total U.S. households.

"Our mission is to make the dream of homeownership a reality for millions more American families," Cisneros said.

The new initiative includes:

- $4 million for Spanish and English language advertising and marketing programs to inform Latinos of homeownership opportunities.
- Homebuyer education and counseling outreach programs.
- Expanding a toll-free homeowner information line to respond to calls in Spanish. The number is 1-800-CAll-FHA.
- Working with lenders to help them better understand the needs of Latinos.



HUB VISIT: HUD Secretary Henry Cisneros speaks as Belen Robles, of the League of United Latin American Citizens, listens. Staff photo by Matthew West

Programs supported by the initiative will give Latinos information about budgeting, credit, flexible down payment programs, first-time buyer programs, maintenance and other homeownership issues.

SACRAMENTO BEE JUL 14 1996

HUD targeting Latino home ownership

Associated Press

p. H4

BOSTON – The federal government is making a new push to help Latinos buy homes, with plans for a $4 million advertising campaign as well as other initiatives, according to Housing Secretary Henry Cisneros.

Cisneros said the Clinton administration hopes to increase the overall rate of home ownership from 65.1 percent to 67.5 percent by the year 2000. To do that, they must reach out to minorities, said Cisneros, who has already announced a campaign to help women buy homes.

At the beginning of this year, 41.4 percent of Latino households were homeowners. The goal is to raise that to 47 percent during the next four years, adding 900,000 Latino households to the ranks of homeowners.

"The white rate is 70 percent," Cisneros said. "How much higher are you going to get?"

Cisneros said the program was a "win-win-win situation: a win for the families who become homeowners, a win for the communities in which they live, and a win for America."

The Department of Housing and Urban Development plans a $4 million ad campaign in Spanish and English explaining home ownership opportunities. That's a 33 percent increase from last year, but still only a small part of HUD's total ad budget, Cisneros said.

HUD also plans to set up outreach programs and distribute brochures and public service announcements; offer Spanish-speaking help on its toll-free telephone hot line; and work with lending institutions to help them better understand the Latino community.

First-Time Homebuyers

July 19, 1996

Denver-Rocky Mountain News
June 7, 1996

First-time home buyers get a break from FHA

Clinton announces $200 reduction in premiums for federally guaranteed mortgages

By Lance Gay
Scripps Howard News Service

BH

WASHINGTON — President Clinton on Thursday announced a $200 reduction in premiums for first-time home buyers seeking FHA loans and said the $20 million it will cost could be "easily funded."

But Republican presidential candidate Bob Dole said $200 "is chump change" compared with an across-the-board reduction in mortgage interest rates that would have come if Clinton agreed to a balanced budget.

In a speech to a "housing summit" sponsored by the U.S. Department of Housing and Urban Development, Clinton took credit for administrative reforms that he said have cut closing costs on new FHA mortgages by $1,000 in the last year "to try to make the dream of homeownership more achievable to young, hard-working people so they can get off to a good start."

Clinton then announced he has told the Federal Housing Authority to reduce upfront premiums on first-time FHA loans by 0.25% to save about $200 for about 100,000 new homeowners a year.

The FHA has authority to reduce the fees for new FHA loans if its costs decrease.

Dole countered that mortgage rates have been increasing steadily since January to more than 8% now because Clinton refused to agree with Republican budget cuts during last year's budget showdown.

Mortgage rates fell 2 percentage points after Republicans took control of Congress in 1995, "because the financial markets anticipated a balanced budget."

"Since Bill Clinton slammed the door shut on a balanced budget this January, mortgage rates have jumped by a full percentage point," Dole said.

Clinton claimed that homeownership has increased by 3.7 million since he took office, and said he wants to see it increase by 8 million during the next four years.

Clinton also opposed Republican plans to privatize the FHA, saying that "would be like a significant tax increase for people buying homes." He said it would also make some medium-income homeowners ineligible for mortgages they can get only with federal mortgage guarantees.

Republicans said lower interest rates and a lack of inflation had more to do with that than any action Clinton took.

Dole's campaign counsel, Douglas Wurth, also filed a complaint charging that HUD was improperly using government funds "to finance the Clinton-Gore campaign's political roadshows" by convening the housing summit where Clinton spoke.

Agency cuts closing costs for first-time home buyers

Up to 100,000 will save $200, FHA says

By JOHN M. BRODER
Los Angeles Times News Service

WASHINGTON — The Federal Housing Administration will trim the mortgage insurance premium it charges first-time home buyers by a quarter of a percentage point, saving consumers roughly $200 in closing costs, officials said Thursday.

The housing program, which will affect as many as 100,000 first-time home buyers, will cost the FHA about $20 million a year, officials said. But the government-owned mortgage insurer, a unit of the U.S. Department of Housing and Urban Development, has a capital surplus because of the healthy housing market nationwide and felt it could rebate some of its profits without endangering its finances.

The announcement was made by President Clinton in an elaborate White House ceremony.

Earlier in the week, Clinton offered another election-year financial break to the middle class — a $1,500 tuition tax credit for the first two years of college.

"It's been American dream week — college educations and home ownership," said White House spokesman Mike McCurry.

Clinton, addressing a White House-sponsored Home Ownership Summit, noted that many middle-class families have their life savings tied up in their homes. He said his goal was to do "anything we can to facilitate people buying their own home and to speed the process along."

The campaign of Clinton's likely fall opponent, Sen. Bob Dole, R-Kan., the Senate majority dealer, ridiculed the closing cost cut as "chump change" and an election-year gimmick.

Nelson Warfield, Dole's chief spokesman, said the $200 rebate is insignificant "compared to how much [Clinton] has raised costs on all home buyers this year by refusing to sign a balanced budget."

Warfield noted that mortgage interest rates have risen a full percentage point since negotiations on a balanced budget collapsed in January. Bankers estimate that balancing the federal budget would lower interest rates by at least a percentage point, reducing annual mortgage payments by hundreds of dollars.

Clinton responded that Republicans had "walked away" from budget talks earlier this year.

The president also bragged that 3.7 million families had become new homeowners since he took office because of his administration's housing policies as well as strong job growth and relatively low interest rates.

HUD Secretary Henry Cisneros said Thursday's announcement was the culmination of a yearlong effort to wring $1,000 from the $4,400 upfront costs of buying an average home.

Cisneros said an earlier reduction in FHA insurance premiums cut closing costs by $600 and a shortening of the time involved in securing a home loan was worth another $200.

Last year, the FHA, which provides insurance for mortgage lenders in case borrowers default on their payments, cut the rate it charges to 2.25 percent from 3 percent. On Thursday, the FHA announced an additional cut in the insurance rate to 2 percent.

Cisneros said the time required to close on a loan had been shortened from six weeks to as few as two days, he said.

ASSOCIATED PRESS

President Clinton speaking to a homeownership summit on Thursday.

First-time homebuyers will get break from FHA on closing costs

By JOHN M. BRODER
Los Angeles Times

WASHINGTON — The Federal Housing Administration will trim the mortgage insurance premium it charges first-time homebuyers by a quarter of a percentage point, saving consumers roughly $200 in closing costs, officials said Thursday.

The change, which will affect as many as 100,000 first-time homebuyers annually, will cost the FHA about $20 million a year, officials said. But the government-owned mortgage insurer, a unit of the U.S. Department of Housing and Urban Development, has a capital surplus because of the healthy housing market nationwide and felt it could rebate some of its profits without endangering its finances.

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July 18, 1996

Making Americans Aware of the President's Economic Accomplishments with Ideas for Prospective Actions

President's Economic Accomplishments	Sample Ideas for Prospective Action (Bringing the Accomplishments Home to American Families)
1. Unemployment numbers down • The June unemployment rate was 5.3%, the 22nd straight month below 6.0%.	[TARGET: Inner City Residents, African-Americans, Hispanics] Announce partnerships with inner city employers (e.g. fast-food franchises, retail grocers, major sports franchises) to help young workers move up the job ladder through mentoring, training and job placements. Issue directive to Labor/DOT/HUD to collaborate to link inner city residents to areas of labor demand and to create nonprofit administered, computerized referral networks ("job banks") in areas of high unemployment.
2. Job growth up • Since January 1993, more than 10 million jobs have been created. • From January 1994 through December 1995, 86.1% of the net increase in total employment has been in managerial and professional occupations. Many of these jobs tend to pay relatively high wages. • Through December 1995, 92.5% of all new jobs have been created by the private sector -- higher than in any administration since Truman's.	[TARGET: Middle-Class Workers Hurt By Plant Closing; Young Workers Entering The Labor Force] Challenge Congress to pass job reform bill now bogged down in conference. Place particular emphasis on providing skill grants (vouchers) to unemployed and underemployed individuals for training.
3. Wages up • Over the first three years of the Administration, average hourly earnings grew 8.2%, fully keeping up with inflation.	[TARGET: Working Mothers] Reformulate expansion of tax credit for child care expenses.

4. <u>Poverty down</u> • Between 1993 and 1994, the number of persons classified as "working poor" declined from 8.2 million to 7.7 million.	[TARGET: Inner City Workers Worried By Welfare Reform] Announce new initiative to mandate the transition from welfare to work. Direct HUD, HHS, DOL and Ag to reconcile the inconsistent treatment of newly earned income in various benefit and housing programs. Existing programs currently provide powerful disincentives to work for welfare recipients.
5. <u>Exports up</u> • Last year the US exported $786.5 billion in goods and services. • Over the first three years of the Administration, exports of goods and services averaged $709 billion, 27% greater than the average of the preceding four years.	[TARGET: Industrial Workers In Export Industries And Transportation] Presidential call for investment in strategic infrastructure projects such as seaports, airports, rail and truck links to expand export industries.
	[TARGET: Southern California And New York Area Workers] Execute agreements for metropolitan infrastructure initiatives such as the Alameda Corridor in Southern California and the Regional Plan Association in the New York. Agreements would integrate federal investment to long-term local infrastructure priorities.
	[TARGET: Workers Skeptical About NAFTA, GATT] Identify industry and job successes from recent trade agreements.
	[TARGET: Small Business] Presidential call for using communications technologies to create networks of small businesses to exploit export opportunities in areas of higher unemployment.
6. <u>Small business formation up</u>	[TARGET: Small Business] Presidential call for "Business Development Centers" in distressed communities in order to assist small businesses in loan application processing and CDFI activities. (Treasury Dept advocated this idea in late 1994). HUD and Commerce funds could be used for this activity.

7. "<u>New Media Job Growth" (software, communications technology, entertainment</u> • New York City and San Francisco report substantial job growth in new media.	**[TARGET: Young Workers]** **Create a special training voucher targeted to growth sectors like communications and new media. Support creation of educational "centers of excellence" in universities to spur new media job growth.**
8. <u>Automotive Industry Job Growth</u> • The output of motor vehicles and parts increased 6% from the 4th quarters of 1992 to 1st quarter of 1996.	**[TARGET: Automotive Workers]** **Require all cars sold in US to carry a "domestic content" sticker, delineating the percentage of parts that are made in the US, translated to a "job index" to compare the content of U.S. worker input from car to car.**
9. <u>Industrial Employment</u> • Industrial production is up 13%, 1995 compared to 1992. Shipments by manufacturers is up 17% for 1993-1995 compared to 1989-1992.	**[TARGET: Manufacturing Workers]** **Direct that the second round of empowerment zones be modified to make benefits available not only to businesses located in the zones but also a lower level of tax credits to buyers of there production who support those jobs even if the buyers are located outside the zones.**

THE PRESIDENT HAS SEEN
7-22-96

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THE WHITE HOUSE

WASHINGTON

July 20, 1996

MEMORANDUM TO THE PRESIDENT

FROM: **VICTORIA L. RADD** VR

SUBJECT: **TELEPHONE CALLS TO OLYMPIC ATHLETES**

During the course of the Olympic Games (July 20 through August 4), we will be asking you, the Vice President, Mrs. Clinton and Mrs. Gore to make telephone calls to congratulate U.S. Olympic Team members who win gold medals or otherwise distinguish themselves in competitions. (All medal winners will receive congratulatory letters.)

We have put in place a tracking system for the duration of the Games and will distribute call sheets on the suggested calls to athletes among the four principals depending upon their interests and schedules. (A sample call sheet is attached.)

Because it is somewhat complicated to reach the athletes in Atlanta, we have also assigned individual staff members to assist with each principal's calls. I will be helping to place your calls and to handle the related communications issues.

We are planning on most of the calls being placed the day after the competitions during your designated phone and office time. However, for a few special cases, we may arrange for you to call that same night (many of the high-profile gold medals will be won during the evening).

I would also anticipate that from time to time, you and your family may wish to make a call spontaneously. The White House Operators have been instructed on how best to reach an athlete in Atlanta. Also, please feel free to call me to place the call -- and in any event, to let me know that a particular call has been made.

cc: Nancy Hernreich
Betty Currie

July XX, 1996

RECOMMENDED TELEPHONE CALL
FOR THE PRESIDENT

TO:	Name Olympic gold medalist in ______ Main Olympic Village: (404)542-8001 Tell the receptionist that the call is authorized by Doug Ingram (of the U.S. Olympic Committee).
PURPOSE:	To congratulate ____ for winning an Olympic gold medal in ____.
BACKGROUND:	DETAILS OF WIN Date and time of win Silver, bronze winners Who was favored Unusual circumstances (world record, someone fell, etc) PERSONAL INFORMATION Hometown Family College Career SPECIAL INTEREST INFORMATION Illness Personal obstacles, etc.
TOPICS OF DISCUSSION:	1. Congratulations on winning the gold medal in _____. 2. NOTE ON SPECIAL ASPECT OF COMPETITION OR PERSONAL STORY
CONTACT PERSONS AND NUMBERS:	Victoria L. Radd, 6-2640, or Jennifer Miller, 6-9056
DATE OF SUBMISSION:	July XX, 1996
ACTION TAKEN/COMMENT:	________________________________