

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. note	ACORN Briefing Notes (6 pages)	07/25/94	P5
002. list	ACORN Meeting Attendees (partial) (1 page)	07/22/94	P6/b(6)
003. memo	To Ronald B. Andrew from Patricia E. Romani re: appt. request (partial) (1 page)	07/25/94	P6/b(6)
004. list	ACORN Meeting Attendees (partial) (1 page)	n.d.	P6/b(6)

COLLECTION:

Clinton Presidential Records
 Domestic Policy Council
 Carol Rasco (Meetings, Trips, Events)
 OA/Box Number: 5041

FOLDER TITLE:

ACORN [Association of Community Organizations for Reform Now] (Z. Polett)
 Roosevelt Rm. 25 July 1994 4:00-4:30 pm

rw183

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advise between the President and his advisors, or between such advisors [a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

THE WHITE HOUSE

WASHINGTON

August 8, 1994

Maude Hurd
National President
ACORN
523 West 15th Street
Little Rock, AR 72202

Dear Ms. Hurd:

The President and I thank you and the others who came to share your ideas and concerns with us on Monday, July 25.

As requested, listed below are responses to those items which were not covered in our meeting:

IV. SUPPORT SECRETARY CISNEROS ON THESE IMPORTANT INITIATIVES

We are hopeful that in Conference, funding for both the Public Housing Tenant Opportunity (TOP) and the Community Viability Program will be increased to the levels the Administration requested -- \$85 million set-aside for TOP and \$150 million appropriation for Community Viability. The Administration is committed to securing these funding levels in light of their importance to HUD's legislative agenda. In light of the tight budget caps and the number of competing Presidential and other important programs funded under the VA, HUD, Independent Subcommittee's jurisdiction, this will not be an easy task. However, we look forward to the opportunity to make the Administration's case for fully funding TOP and Community Viability.

The President is fully supportive of HUD's Fair Housing Initiatives and the White House is committed to working with Secretary Cisneros and Assistant Secretary Achtenberg in their efforts to issue regulations to clarify for the first time what constitutes illegal discrimination with respect to mortgage lending and property insurance. However, due to the President's pledge to obtain passage of health care reform this year, I am doubtful that his schedule will permit him to attend any of the hearing. Rest assured though, that we are committed to insuring that the Fair Housing Act regulations meet the concerns of communities and that we will work towards that end.

Maude Hurd
August 8, 1994
Page 2

V. Use the reauthorization of the Elementary and Secondary Education Act to provide funding for new parent-initiated public schools in low income neighborhoods.

Our proposal to reauthorize the Elementary and Secondary Education Act includes a new authority to fund the development and initial implementation of public charter schools. The charter schools concept is simple: remove most regulatory requirements and allow schools to sharpen their focus, mission, and identity. In return for increased flexibility, we will ask charter schools to establish plans that will challenge all children and enable them to achieve to high standards. I envision a successful charter school to be one that is created and operated jointly by educators, parents, and other members of the community. This collaboration will build into our public education system personal responsibility and a sense of ownership -- elements that are often lacking in many schools today. In the end, charter schools could ultimately offer parents and students greater choices among public schools.

I am pleased to report that both the House and Senate reauthorization bills include provisions for a public Charter schools program. We expect final congressional action on the reauthorization of elementary and secondary education in September.

VI. Write regulations for the Crime bill that will promote funding for community-based anti-crime programs.

I also want to ensure you that one of the abiding principles in the Administration's community policing initiative is that partnerships between communities and their local police departments lead to more effective crime fighting. We want very much to increase the number of police officers working with community members to build trust and stop crime -- as well as to encourage innovative programs that permit neighborhood residents to assist police in community crime prevention. I hope that as we work to pass and implement the crime bill, ACORN and its members will help us accomplish this goal.

Maude Hurd
August 8, 1994
Page 3

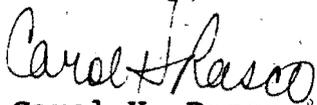
VII. Support an increase in, and indexing of, the minimum wage.

The President has always been sympathetic to indexing the minimum wage. At this time, however, we are focused on passage of our health care plan which will help increase the compensation of millions of Americans.

Improving the standard of living of Americans is something this Administration strives to do.

Again, thank you for sharing your thoughts with this Administration. We looking forward to working with Steven Kest, whom I understand from Zack Polett will be working with us on these important issues.

Sincerely,



Carol H. Rasco
Assistant to the President
for Domestic Policy

CHR:ram



July 27, 1994

President Bill Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Ms. Carol Rasco
Assistant to the President for Domestic Policy
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C. 20500

Dear President Clinton and Ms. Rasco:

I am writing to follow up on our meeting of Monday, July 25.

First, we would like to thank you for what we found to be a useful and productive exchange of ideas on strategies for community reinvestment and the revitalization of our cities. We are especially excited about President Clinton's offer to work with us directly to encourage additional banks, insurance companies and other financial institutions to follow the lead of NationsBank and Allstate Insurance by entering into agreements with ACORN to increase the volume of funds being invested in low-to-moderate income communities.

Steve Kest and Zach Polett of our staff will be following up with Ms. Rasco to develop these and other initiatives that we discussed together.

We are also appreciative that President Clinton made time for this meeting on what was certainly an extremely busy and historic day for the

Association of Community Organizations for Reform Now

- Organizing & Support Center: 1024 Elysian Fields Avenue, New Orleans, Louisiana 70117 • 504-943-0044 • FAX 504-944-7078
- Home Office: 523 West 15th Street, Little Rock, Arkansas 72202 • 501-376-7151
- National Office (DC): 739 8th Street S.E., Washington, D.C. 20003 • 202-547-2500 • FAX 202-546-2483
- National Office (NY): 845 Flatbush Avenue, Brooklyn, New York 11226 • 718-693-6700 • FAX 718-693-3367

White House with the peace summit and state dinner with King Hussein and President Rabin.

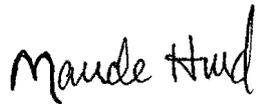
Since time was unavoidably short for our meeting, you weren't able to respond orally to all the agenda items we had sent you in advance. Therefore, we would greatly appreciate it if you would be able to respond in writing to those items that we didn't get the opportunity to discuss in person. We've attached another copy of those agenda items to this letter for your convenience.

Please send your responses to these items to me at our DC office.

Thank you again for what our entire delegation felt was an excellent and promising initial meeting.

We look forward to working with your administration to expand and implement strategies for "Putting People First."

Sincerely,

A handwritten signature in cursive script that reads "Maude Hurd".

**Maude Hurd
National President**

Attachment

Agenda Items
ACORN Meeting at White House
July 25, 1994

1. Extend the Community Reinvestment Act (CRA) to Non-Bank Financial Intermediaries

Over the past 15 years, banks and S&Ls have lost market share to a wide range of other financial intermediaries, including finance companies, mortgage companies, mutual funds, insurance companies, securities firms and others. These "non-banks" compete directly with banks, for deposits and for borrowers. Yet, they are loosely regulated, and are not subject to the federal Community Reinvestment Act (CRA).

When CRA was enacted in 1977, banks and S&Ls extended most of the loans made to individuals and to businesses in the country. By 1992, banks and thrifts had only a 27% share of all credit extensions. The vast majority of deposits and assets in the financial system has seeped out from under the regulatory tent.

Perhaps the most glaring example of regulatory inequality is the case of mortgage banks. Mortgage banks do not take deposits, and raise funds through "warehouse" lines of credit from banks and others. They sell all their loans to the publicly-chartered secondary market agencies, Fannie Mae and Freddie Mac. Formerly minor players in the mortgage marketplace, they now originate a *majority* of single-family home loans to households. Despite a record of lending to low- and moderate-income and minority borrowers that is demonstrably worse than that of banks and thrifts, *mortgage banks are not subject to any community reinvestment requirements.*

If CRA is to remain viable and effective, it is imperative that its scope be extended to reach non-bank intermediaries. ACORN has begun to explore this area in a number of ways:

- *we are the principal force in Congress behind legislation that would require property and casualty insurance companies to disclose information regarding auto and homeowners insurance comparable to that disclosed by banks under the Home Mortgage Disclosure Act (HMDA);

- *we have worked closely with Rep. Maxine Waters [D-CA] on H.R. 1700, which proposes ways to expand CRA to cover mortgage banks and Private Mortgage Insurance (PMI) companies; and

- *we have negotiated two historic agreements with Allstate and Travelers insurance companies: the first a \$10 million commitment to buy below-market Mortgage Backed Securities issued by Fannie Mae for loans originated under an ACORN-NationsBank program, the second a partnership to reduce homeowners insurance rates in inner-city areas through a strategy of community policing and risk reduction dubbed the "Neighborhood and Home Safety Program."

Undersecretary of the Treasury Frank Newman and other Administration officials have commented on the need to extend CRA to non-banks. But in order to overcome entrenched interests, we need a Presidential commitment.

We ask that the President's top staff at Treasury, DPC and NEC work with ACORN staff to fashion an omnibus bill to extend CRA to non-banks --including finance companies, mortgage banks, insurance companies, mutual funds and others. This bill should be introduced in Congress no later than January.

2. Strengthen Proposed Community Reinvestment Act Regulations

We are deeply concerned that the proposed regulations issued by the four federal banking agencies may not achieve the President's stated goal of a stronger, more progressive CRA. We are deeply troubled by press reports suggesting that the final product --in large part at the Fed's insistence-- will be even weaker. We ask that the President himself intervene to bring the Fed on board, and that the Administration commit itself to a "strong CRA regulation, or no regulation at all." Specifically, we seek the following:

- *retention of the market share methodology under the lending test;
- *changes to ensure that direct lending activities continue to be the primary basis of CRA exams, and that no bank with a less than a satisfactory record in lending can get a "passing" CRA grade by virtue of its investment or service activities;
- *elimination of the small bank exemption contained in the regulation;
- *elimination of the quasi-"safe harbor" provisions;
- *no weakening of the evidentiary standard for racial discrimination as it bears on CRA performance; and
- *requiring reporting of data on the race and ethnicity of applicants for small business loans.

3. Support strong Insurance Redlining legislation:

We were deeply disappointed that the House passed an insurance redlining bill that contained the full industry wish list. H.R. 1188 will not provide us the information we need to detect discrimination, or to enforce the federal Fair Housing Act. We ask that the Administration send a letter to the Senate urging passage of much stronger legislation along the lines proposed by Sen. Russ Feingold [D-WI], S. 1917, including:

- *reporting of data on a census tract rather than zip code basis;
- *reporting of data on insurer losses;
- *reporting of data in at least 150 cities in the country;
- *reporting of data on the race and gender of insurance policyholders; and
- *no sunset on the legislation.

4. Support Secretary Cisneros on these important initiatives:

Public Housing Tenant Opportunity Program (TOP)

ACORN has worked very hard to promote and protect Secretary Cisneros' Tenant Opportunity Program (TOP), a technical assistance initiative for resident associations in public housing. This program is the only source of funding that promotes organizing among public housing residents, and is an essential element of HUD's (and ACORN's) efforts to turn around public housing.

During this year's housing bill, ACORN single-handedly saved TOP from being merged with an unrelated social services program. However, in the Senate VA-HUD bill, there is no funding provided for TOP. The White House needs to demonstrate more support for this HUD initiative as the HUD budget moves toward the Conference Committee.

Community Viability

Community Viability is a new program to provide assistance to nonprofit housing and community development organizations. Community Viability has been a signature initiative for Secretary Cisneros in this year's housing bill. On the House side, ACORN was responsible for the amendment by Nydia Velazquez (D-NY) to restore Community

Viability to the legislation at mark-up. (The Subcommittee Print had omitted Community Viability, previous to the Velazquez amendment).

On the Senate side, however, there are serious problems with the legislative language for Community Viability, representing a sharp departure from HUD's original program. Rather than directing this money to vital local grassroots organizations, the Senate intends to provide assistance to national intermediary organizations. The White House should demonstrate support for HUD and the House version during Conference negotiations over the housing bill.

HUD Fair Housing Initiatives

Secretary Cisneros and Assistant Secretary Achtenberg have pledged to issue regulations under the Fair Housing Act this year that would for the first time clarify what constitutes illegal discrimination with respect to mortgage lending and property insurance. We are confident that they will propose strong and meaningful regulations, but are worried about the industry's already-launched campaign to eviscerate them. We ask that the President visibly and publicly show his support for HUD's effort in these areas, perhaps by appearing at one the public hearings to be held around the country during the rulemaking process.

Bill
5. Use the reauthorization of the Elementary and Secondary Education Act to provide funding for new parent-initiated public schools in low income neighborhoods.

Both the Senate and the House versions of the legislation that reauthorizes the Chapter 1 program contain provisions that allow the Secretary of Education to fund "charter schools". We would like this provision used to fund new public schools that are based in low and moderate income neighborhoods, and that are initiated and organized by parent and community organizations -- such as the new ACORN-initiated schools that have been set up (or are being set up) in New York City, Chicago, Boston, and St. Paul.

Bevel/Case
6. Write regulations for the Crime bill that will promote funding of community-based anti-crime programs.

The President has worked hard to get funding for his Cops on the Beat program. He and Congress believe that police hiring funds should go to cities that have strong police-community partnerships, or community policing. Justice Department research shows that community policing is most effective when communities are organized, and when the partnerships and programs are community-initiated. ACORN members agree. At the local level our neighborhood groups spend more time working with police departments on crime than any other single issue.

The crime bill will allow 15% of the Cops on the Beat funds to be used for programs other than police hiring, including funding community organizations for their crime prevention work. It is essential that the regulations include such a funding program as a set-aside, and that criteria be established to limit funding to organizations that are truly community-based. ACORN is prepared to work closely with the Administration in developing this important program.

Sofia
7. Support an increase in, and indexing of, the minimum wage.

The minimum wage has not kept pace with inflation, and has not been increased in several years. We urge an increase in the minimum wage on an incremental basis over the next several years. But even more important, in keeping with the recommendation with Secretary Reich, we propose that the minimum wage be indexed to the consumer price index, so that the minimum wage retains its purchasing power over time.



July 27, 1994

Ms. Carol Rasco
 Special Assistant to the President
 The White House
 1600 Pennsylvania Avenue, N.W.
 Washington, D.C.

Dear Carol:

Thank you for arranging what we felt to be a very productive initial meeting between you, President Clinton and ACORN's national leadership.

At the meeting you requested that we designate the ACORN contact who will be working with you and other relevant policy staff at the White House to follow up on the matters we discussed and on the initiatives proposed by the President. This person will be Steve Kest, ACORN's executive director. Steve works out of ACORN's national offices in both NY and DC and is best reachable as follows:

Steve Kest
 ACORN
 845 Flatbush Avenue
 Brooklyn, New York 112216
 (718) 693-6700 phone
 (718) 693-3367 fax

Steve, too, used to live in Arkansas and I'm sure you will find working with him to be a pleasure.

Good seeing you again. If I can ever be of assistance, please let me know.

Sincerely,

Zach Polett

cc: Maude Hurd
 Steve Kest

Association of Community Organizations for Reform Now

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THE WHITE HOUSE
OFFICE OF DOMESTIC POLICY

CAROL H. RASCO
Assistant to the President for Domestic Policy

AUG 1
REC'D

To: Roz

Draft response for POTUS
and forward to CHR by: _____

Draft response for CHR by: _____

Please reply directly to the writer
(copy to CHR) by: _____

Please advise by: _____

Let's discuss: _____

For your information: _____

Reply using form code: _____

File: _____

Send copy to (original to CHR): _____

Schedule ? : Accept Pending Regret

Designee to attend: _____

Remarks: _____

AUG 1 REC'D

THE WHITE HOUSE

WASHINGTON

DATE: 8-1-94

MEMORANDUM FOR Carol Rasco

FROM: JIM DORSKIND
ACTING DIRECTOR OF CORRESPONDENCE
AND PRESIDENTIAL MESSAGES

SUBJECT: Petitions from Terri E. Jones / ACORN
Margaret Hubbard

I attach an example of 472 petitions that we received and in which you might be interested.

If you have any questions, I can be reached at 6-5460.



to

(1 Box (472 pet))

Dear President Clinton.

Here's what I want you to do for low and moderate income families and our communities:

Push harder to have low income people (especially people on welfare) to get job training in a white collar ^(job) of the trades. And work harder to enforce laws that ^{help} low income people stay on the job for a minimum of 1 yr, to make sure they are not getting harassed or discriminated against to cause them to quit. Find away to enforce so called 'community input' into city council meetings because the people do not know where to start looking for certain information, don't know how until its too late. others don't know what to do if certain tenant laws are broken for example people do not understand 'get it all in writing!'

Ms. Terri E. Jones

Name

Seattle, WA

City

to Carol Rose



4/12

1 Box 472 p

Dear President Clinton,

Here's what I want you to do for low and moderate income families and our communities:

- ① ^{(aid) (grants)} Money to help low income families to own their own homes.
- ② Get Redlining insurance on homeowners of low income.
- ③ Support full funding for top (Grant opportunity program)
- ④ Help students to pay off school grants, the interest is too high. Please give this attention.
- ⑤ There are so many factors that low income families have to endure. Please give attention. The poor people are suffering tremendously.

Thank you.

Margaret Hubbard

Name

Seattle, Wa

City

August 2, 1994

MEMORANDUM FOR BILL GALSTON ✓
BRUCE REED ✓
SYLVIA MATHEWS
PAUL WEINSTEIN ✓
JOSE CERDA ✓

FROM: Rosalyn Miller for Carol H. Rasco
SUBJECT: Follow up to ACORN Meeting

In preparation for the President and Carol Rasco's follow up to the recent ACORN meeting, you are asked to prepare a short paragraph on the area labeled with your name. This request is in addition to your previous responses which were included in the briefing for this meeting.

Your response by COB Thursday, August 4 is appreciated.

Thanks.

EXECUTIVE OFFICE OF THE PRESIDENT

05-Aug-1994 11:31am

TO: Rosalyn A. Miller
FROM: Paul J. Weinstein, Jr
Domestic Policy Council
SUBJECT: Acorn Response

Attached is a draft response to Acorn on #4. Sorry for the delay.

PJW

Response to ACORN on Point 4

We are hopeful that in Conference funding for both the Public Housing Tenant Opportunity (TOP) and the Community Viability Program will be increased to the levels the Administration requested -- an \$85 million set-aside for TOP and \$150 million appropriation for Community Viability. The Administration is committed to securing these funding levels in light of their importance to HUD's legislative agenda. In light of the tight budget caps and the number of competing Presidential and other important programs funded under the VA, HUD, Independent Subcommittee's jurisdiction, this will not be an easy task. However, we look forward to the opportunity to make the Administration's case for fully funding TOP and Community Viability.

The President is fully supportive of HUD's Fair Housing Initiatives and the White House is committed to working with Secretary Cisneros and Assistant Secretary Achtenberg in their efforts to issue regulations to clarify for the first time what constitutes illegal discrimination with respect to mortgage lending and property insurance. However, due to the President's pledge to obtain passage of health care reform this year, I am doubtful that his schedule will permit him to attend any of the hearings. Rest assured though, that we are committed to insuring that the Fair Housing Act regulations meet the concerns of communities and that we will work towards that end.

TO: CHZ

FROM: Bill Galster

SUBJ: ACORN

CHARTER SCHOOLS

Our proposal to reauthorize the Elementary and Secondary Education Act includes a new authority to fund the development and initial implementation of public charter schools. The charter schools concept is simple: remove most regulatory requirements and allow schools to sharpen their focus, mission, and identity. In return for increased flexibility, we will ask charter schools to establish plans that will challenge all children and enable them to achieve to high standards. I envision a successful charter school to be one that is created and operated jointly by educators, parents, and other members of the community. This collaboration will build into our public education system personal responsibility and a sense of ownership -- elements that are often lacking in many schools today. In the end, charter schools could ultimately offer parents and students greater choices among public schools.

I am pleased to report that both the House and Senate reauthorization bills include provisions for a public Charter Schools program. We expect final congressional action on the reauthorization of elementary and secondary education in September.¹

¹ The Administration's FY 1995 budget requested \$15 million for the Charter Schools program. The House recommended \$6 million, as did the Senate Appropriations Committee.

Administration

House

Senate

<p><u>Other activities (cont)</u></p>	<p>evaluations of programs designed to serve such students. Center may also carry out research regarding use of gifted strategies with all students. Authorizes peer review, dissemination, and evaluation as in Administration's bill.</p>	<p>to general provisions in Section 10701; if appropriations exceed \$20M, 40% of the funds over \$20M must be available for adapting and using strategies and programs to help all students meet challenging standards.</p>
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Charter Schools

<p><u>Purpose</u></p> <p>Supports planning and initial implementation of public schools that are freed from certain Federal, State, and local regulations in return for accountability for results.</p>	<p>Same as Administration bill.</p>	<p>Same as Administration bill.</p>
<p><u>Eligible Applicants</u></p> <p>LEAs or SEAs, working with school developers, could receive funding for not more than 3 years.</p>	<p><u>Only LEAs</u> could receive funding.</p>	<p><u>Authorizes SEAs to apply for Charter Schools funds before any other applicant.</u> Secretary could award grants directly to other eligible applicants, defined as authorized public chartering agencies in partnership with a developer, only if an SEA elects not to participate or does not have an application approved by the Secretary. In addition to SEAs and LEAs, allows for the participation of other public agencies that can authorize or approve charter schools under State law.</p>

Administration

House

Senate

Administration	House	Senate
<p><u>Use of Funds (cont)</u></p> <p>Funds may be used only for post-award planning and design of the educational program and initial implementation of the charter school.</p>	<p>Same as Administration bill.</p>	<p>Permits SEAs to use not more than 5 percent of grant for administrative expenses and not more than 20 percent for a revolving loan fund. In addition to the uses of funds allowed under our bill and H.R. 6, permits acquisition of educational materials and renovation/minor remodeling needed to meet health/safety laws.</p>
<p><u>National Activities</u></p> <p>Up to 10 percent of funds could be reserved for peer review of applications, evaluation, and other national activities.</p>	<p>Ten percent could be set aside for peer review and an evaluation but not for any other activities.</p>	<p>Expands on the national activities section by permitting a ten percent set-aside for peer review, evaluation, and other activities, including development and dissemination of model State charter school laws and model contracts, collection and dissemination of information on successful charter schools, and conferences, publications, and other activities designed to share information among grantees.</p>

Arts in Education

<p>Details specific Federal activities including research in arts education, model arts education programs, model arts assessments, model professional development in the arts, and collaborative activities with other agencies. Maintains support for Kennedy Center and Very Special Arts (VSA).</p>	<p>Same as Administration proposal.</p>	<p>Same as Administration proposal, except that, if the appropriation is \$9 million or less, all funds must be used for the Kennedy Center and VSA.</p>
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UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF LEGISLATION AND CONGRESSIONAL
AFFAIRS

Date: 8/3/94 Fax #: 456-2878
~~205-3687~~

Sent to: Patrick Lester

Attention: _____

From: Sandra Cook



Number of Pages (including cover sheet): 4

If there are any problems with this transmission, please
 contact me at: (202) 401-1028

COMMENTS:

Patrick,

The differences between the House & Senate bills
 are not significant enough to include in a speech
 but are more technical in nature. The House provisions
 go straight to the local educational agency and the Senate
 provides for grants to the States. Call if you
 need anything more. Thanks!

400 Maryland Avenue SW, Room 3153
 Washington, DC 20202-3100

Office Number: (202) 401-1028
 Fax Number: (202) 401-1438

Sandra

EXECUTIVE OFFICE OF THE PRESIDENT

04-Aug-1994 08:14pm

TO: Rosalyn A. Miller
FROM: Jose Cerda, III
Domestic Policy Council
SUBJECT: ACORN Follow-up

Roz,

This is very generic, but I think it should do for purposes of a letter. If you need more specifics, let me know. Sorry about the delay.

Jose'

Dear ACORN:

.....

I also want to assure you that one of the abiding principles in the Administration's community policing initiative is that partnerships between communities and their local police departments lead to more effective crime fighting. We want very much to increase the number of police officers working with community members to build trust and stop crime -- as well as to encourage innovative programs that permit neighborhood residents to assist police in community crime prevention. I hope that as we work to pass and implement the crime bill, ACORN and its members will help us accomplish this goal.

.....

THE WHITE HOUSE

WASHINGTON

August 2, 1994

MEMORANDUM FOR BILL GALSTON
BRUCE REED
SYLVIA MATHEWS
PAUL WEINSTEIN
JOSE CERDA

FROM: Rosalyn Miller ^{MAM} for Carol H. Rasco

SUBJECT: Follow up to ACORN Meeting

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Your response by COB Thursday, August 4 is appreciated.

Thanks.

Sylvia -

Page 5 of this package is
starred w/ your previous response.
Carol thought we might use this
in the follow - please advise.

Boj

Agenda Items
ACORN Meeting at White House
July 25, 1994

1. Extend the Community Reinvestment Act (CRA) to Non-Bank Financial Intermediaries

Over the past 15 years, banks and S&Ls have lost market share to a wide range of other financial intermediaries, including finance companies, mortgage companies, mutual funds, insurance companies, securities firms and others. These "non-banks" compete directly with banks, for deposits and for borrowers. Yet, they are loosely regulated, and are not subject to the federal Community Reinvestment Act (CRA).

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- *we are the principal force in Congress behind legislation that would require property and casualty insurance companies to disclose information regarding auto and homeowners insurance comparable to that disclosed by banks under the Home Mortgage Disclosure Act (HMDA);

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We ask that the President's top staff at Treasury, DPC and NEC work with ACORN staff to fashion an omnibus bill to extend CRA to non-banks --including finance companies, mortgage banks, insurance companies, mutual funds and others. This bill should be introduced in Congress no later than January.

2. Strengthen Proposed Community Reinvestment Act Regulations

We are deeply concerned that the proposed regulations issued by the four federal banking agencies may not achieve the President's stated goal of a stronger, more progressive CRA. We are deeply troubled by press reports suggesting that the final product -- in large part at the Fed's insistence -- will be even weaker. We ask that the President himself intervene to bring the Fed on board, and that the Administration commit itself to a "strong CRA regulation, or no regulation at all." Specifically, we seek the following:

- *retention of the market share methodology under the lending test;
- *changes to ensure that direct lending activities continue to be the primary basis of CRA exams, and that no bank with a less than a satisfactory record in lending can get a "passing" CRA grade by virtue of its investment or service activities;
- *elimination of the small bank exemption contained in the regulation;
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- *no weakening of the evidentiary standard for racial discrimination as it bears on CRA performance; and
- *requiring reporting of data on the race and ethnicity of applicants for small business loans.

3. Support strong Insurance Redlining legislation:

We were deeply disappointed that the House passed an insurance redlining bill that contained the full industry wish list. H.R. 1188 will not provide us the information we need to detect discrimination, or to enforce the federal Fair Housing Act. We ask that the Administration send a letter to the Senate urging passage of much stronger legislation along the lines proposed by Sen. Russ Feingold [D-WI], S. 1917, including:

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- *no sunset on the legislation.

4. Support Secretary Cisneros on these important initiatives:

Public Housing Tenant Opportunity Program (TOP)

ACORN has worked very hard to promote and protect Secretary Cisneros' Tenant Opportunity Program (TOP), a technical assistance initiative for resident associations in public housing. This program is the only source of funding that promotes organizing among public housing residents, and is an essential element of HUD's (and ACORN's) efforts to turn around public housing.

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Viability to the legislation at mark-up. (The Subcommittee Print had omitted Community Viability, previous to the Velazquez amendment).

On the Senate side, however, there are serious problems with the legislative language for Community Viability, representing a sharp departure from HUD's original program. Rather than directing this money to vital local grassroots organizations, the Senate intends to provide assistance to national intermediary organizations. The White House should demonstrate support for HUD and the House version during Conference negotiations over the housing bill.

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Secretary Cisneros and Assistant Secretary Achtenberg have pledged to issue regulations under the Fair Housing Act this year that would for the first time clarify what constitutes illegal discrimination with respect to mortgage lending and property insurance. We are confident that they will propose strong and meaningful regulations, but are worried about the industry's already-launched campaign to eviscerate them. We ask that the President visibly and publicly show his support for HUD's effort in these areas, perhaps by appearing at one the public hearings to be held around the country during the rulemaking process.

Bill

5. Use the reauthorization of the Elementary and Secondary Education Act to provide funding for new parent-initiated public schools in low income neighborhoods.

Both the Senate and the House versions of the legislation that reauthorizes the Chapter 1 program contain provisions that allow the Secretary of Education to fund "charter schools". We would like this provision used to fund new public schools that are based in low and moderate income neighborhoods, and that are initiated and organized by parent and community organizations -- such as the new ACORN-initiated schools that have been set up (or are being set up) in New York City, Chicago, Boston, and St. Paul.

Crime/Justice

6. Write regulations for the Crime bill that will promote funding of community-based anti-crime programs.

The President has worked hard to get funding for his Cops on the Beat program. He and Congress believe that police hiring funds should go to cities that have strong police-community partnerships, or community policing. Justice Department research shows that community policing is most effective when communities are organized, and when the partnerships and programs are community-initiated. ACORN members agree. At the local level our neighborhood groups spend more time working with police departments on crime than any other single issue.

The crime bill will allow 15% of the Cops on the Beat funds to be used for programs other than police hiring, including funding community organizations for their crime prevention work. It is essential that the regulations include such a funding program as a set-aside, and that criteria be established to limit funding to organizations that are truly community-based. ACORN is prepared to work closely with the Administration in developing this important program.

Equity

7. Support an increase in, and indexing of, the minimum wage.

The minimum wage has not kept pace with inflation, and has not been increased in several years. We urge an increase in the minimum wage on an incremental basis over the next several years. But even more important, in keeping with the recommendation with Secretary Reich, we propose that the minimum wage be indexed to the consumer price index, so that the minimum wage retains its purchasing power over time.

3. A commitment to work with community advocates in implementing the entire crime bill. One of the things that makes the current crime bill different from previous anti-crime efforts is that it has much more of a community focus. Whereas previous bills have focused on increasing federal resources (FBI and DEA agents, federal prison construction, etc.) and federalizing state and local crimes, the overwhelming majority of the resources in this 6-year, \$30 billion crime bill go directly to communities for crime fighting programs. This bill puts an end to the "trickle down" crime policies of the past and guarantees that crime fighting monies will go to where they are needed most -- at the community level. For example, the \$1.1 billion Ounce of Prevention Council will not only fund community-based crime prevention programs, it can be used to coordinate the many crime prevention programs authorized in the crime bill, to provide communities with technical assistance and to waive certain program regulations in an effort to make the crime bill's programs more community friendly. With so many of the crime bill's programs potentially impacting communities, it is crucial that we work with community groups on all aspects of the crime bill and before regulations are promulgated.

 VII. Support an increase in, and indexing of, the minimum wage.

The President has always been sympathetic to indexing the minimum wage. At this time, however, we are focused on passage of our health care plan which will help increase the ~~wages~~ ^{Compensation} of millions of Americans.

Sylvia
Improving the standard of living of Americans is something this Administration strives to do.

Letter: _____

opening
ack. maude
closing

Shot parag. _____
General info on each Area
to include in letter

#4 Paul

#5 Bill

6 Bruce/Jose

* #7 Sylvia can we use

Agenda Items
ACORN Meeting at White House
July 25, 1994

1. Extend the Community Reinvestment Act (CRA) to Non-Bank Financial Intermediaries

Over the past 15 years, banks and S&Ls have lost market share to a wide range of other financial intermediaries, including finance companies, mortgage companies, mutual funds, insurance companies, securities firms and others. These "non-banks" compete directly with banks, for deposits and for borrowers. Yet, they are loosely regulated, and are not subject to the federal Community Reinvestment Act (CRA).

When CRA was enacted in 1977, banks and S&Ls extended most of the loans made to individuals and to businesses in the country. By 1992, banks and thrifts had only a 27% share of all credit extensions. The vast majority of deposits and assets in the financial system has seeped out from under the regulatory tent.

Perhaps the most glaring example of regulatory inequality is the case of mortgage banks. Mortgage banks do not take deposits, and raise funds through "warehouse" lines of credit from banks and others. They sell all their loans to the publicly-chartered secondary market agencies, Fannie Mae and Freddie Mac. Formerly minor players in the mortgage marketplace, they now originate a *majority* of single-family home loans to households. Despite a record of lending to low- and moderate-income and minority borrowers that is demonstrably worse than that of banks and thrifts, *mortgage banks are not subject to any community reinvestment requirements.*

If CRA is to remain viable and effective, it is imperative that its scope be extended to reach non-bank intermediaries. ACORN has begun to explore this area in a number of ways:

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True/False

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Monday } 547-2500 phone
+
Tuesday } 546-2483 fax

file



ACORN

FAX COVER SHEET

Roz:

plan

@ Call Kert & ask receipt of letters will set names to him this week.

@ Get c of ltr.

To Paul & ask him to discuss w/ me in next couple of days.

TO:

Carol Rasco / Pat Rowan

Telephone:

Fax #:

202 456-2878

Date:

of pages (including cover sheet):

3

FROM:

Steven Kert

ACORN
845 Flatbush Avenue
Brooklyn, NY 11226

718-693-6700
718-693-3367 FAX

MESSAGE:

Association of Community Organizations for Reform Now

- Organizing & Support Center: 1024 Elysian Fields Avenue, New Orleans, Louisiana 70117 • 504-943-0044 FAX 504-944-7078
- Home Office: 523 West 15th Street, Little Rock, Arkansas 72202 • 501-376-7151
- National Office (DC): 739 8th Street S.E., Washington, D.C. 20003 • 202-547-9292 FAX 202-546-2483
- National Office (NY): 845 Flatbush Avenue, Brooklyn, New York 11226 • 718-693-6700 FAX 718-693-3367



August 4, 1994

Ms. Carol Rasco
Assistant to the President for Domestic Policy
The White House
1600 Pennsylvania Avenue, NW
Washington DC 20500

Dear Ms. Rasco:

As our letters of July 27 to you and to the President indicated, I will be following up for ACORN on the specific items that were discussed at our meeting on July 25.

In particular, I would like to pursue a specific proposal in response to the President's interest in encouraging additional financial institutions to follow the lead of Nationsbank and Allstate by entering into agreements with ACORN to increase the volume of funds being invested in low-to-moderate income communities.

We believe that the most promising mechanism for encouraging financial institution investment in inner-city communities, short of new legislation that would expand CRA to cover non-bank sectors of the industry, is the newly developed ACORN-Fannie Mae Mortgage Backed Security, which we discussed at our meeting on the 25th. The ACORN MBS offers a secure investment vehicle through which insurance companies, mutual funds, and other non-bank financial industry groups -- who are not currently covered by CRA -- can channel billions of dollars into below-market mortgages in low-to-moderate income neighborhoods.

Indeed, the potential of the ACORN MBS for creating a dramatic new public-private partnership to rebuild our communities was remarked upon by all of the major speakers at ACORN's National Convention last month: Jim Johnson of Fannie Mae, HUD Secretary Henry Cisneros, and Comptroller Gene Ludwig all applauded the program, and the Chief Financial Officer of Allstate Insurance (which, as you know, has bought the first \$10 million MBS) offered to join with HUD and Fannie Mae in raising \$1 billion in financial industry investments in the ACORN MBS.

We would like to propose that the White House join with us in a campaign to promote this exciting new reinvestment program. For example, we suggest a joint ACORN-HUD-OCC-Fannie Mae working session, at the White House, to which representatives from the banking, mutual fund, insurance, and other financial industry groups would be invited. At such a session, bankers who have worked with ACORN to create successful reinvestment programs could highlight their progress, Allstate and other non-bank investors in inner-city revitalization could be recognized for their investments, and Administration officials could

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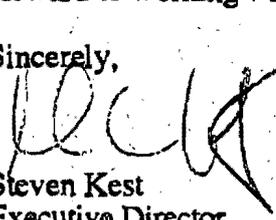
offer their encouragement to the financial industry to participate in reinvestment programs such as the ACORN MBS.

Ultimately, of course, we believe, along with Undersecretary of the Treasury Frank Newman and other Administration officials, that legislation is needed to extend the CRA to all sectors of the financial industry. We hope to work with you and the NEC staff to develop such legislation, and we hope that you will be able to support the bill that we drafted with Rep. Maxine Waters, H.R. 1700, which starts this process by expanding CRA to cover mortgage banks.

But, we are certainly willing to give the financial industry an opportunity to voluntarily invest in our communities, and we see the ACORN MBS as a particularly effective vehicle through which the industry can demonstrate its willingness to help rebuild inner-city communities -- especially if the President is able to use his persuasive powers to encourage insurance companies, mutual funds, and the like to make these investments.

In order to discuss this proposal, we would like to schedule a meeting with the appropriate DPC and NEC staff. You can get back to me at our Brooklyn office (718-693-6700, ext 201, or 718-693-3367 fax). Thanks very much for your support of our work, and we look forward to working with you on this and other initiatives.

Sincerely,



Steven Kest
Executive Director

cc: Maude Hurd
Zach Polett

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. note	ACORN Briefing Notes (6 pages)	07/25/94	P5

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For a complete list of items withdrawn from this folder, see the
Withdrawal/Redaction Sheet at the front of the folder.**

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Carol Rasco (Meetings, Trips, Events)
OA/Box Number: 5041

FOLDER TITLE:

ACORN [Association of Community Organizations for Reform Now] (Z. Polett)
Roosevelt Rm. 25 July 1994 4:00-4:30 pm

rw183

RESTRICTION CODES**Presidential Records Act - [44 U.S.C. 2204(a)]**

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advise between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

AGENDA
Meeting with ACORN
July 25, 1994
Roosevelt Room
4:00-4:30 p.m.

I. Extend the Community Reinvestment ACT (CRA) to Non-Bank Financial Intermediaries

The NEC, DPC, and the Treasury have done some very preliminary work on the issue of extending CRA to non-bank financial intermediaries. The main arguments for extending CRA include:

- a. Banks and thrifts are no longer the leading sources of credit in this country -- banks and thrifts had only a 27% share of all credit extensions;
- b. In order to level the playing field, non-bank financial intermediaries should be subject to the same CRA requirements as banks and thrifts;
- c. The viability of CRA requires an extension of its scope.

Despite these arguments, there are several issues concerning extending CRA:

- a. What is the public policy rationale for extending CRA? The non-banks will argue that traditional banks and thrifts should be subject to CRA because those institutions provide a full range of traditional banking services that the public requires, receive an implicit Federal Government guarantee in the form of deposit insurance coverage, and serve specific, identifiable communities, mortgage banks, securities firms -- argue that they do not receive Federal deposit insurance coverage, and do not have identifiable communities which they serve, and therefore should not be subject to CRA. However, the rationale for establishing CRA included the recognition that access to credit and basic banking services for all Americans is an important public policy goal in and of itself. This rationale would seem to apply to the non-banks as well as to traditional banks and thrifts.
- b. Legislation may not be the appropriate vehicle for extending CRA. Other approaches, such as the Treasury announcing that it would accept lending disclosure

information from the non-banks on a voluntary basis, might be more effective over the long-term.

c. Congress is very divided on extending CRA. The House Banking Committee might be able to vote out legislation extending CRA, but the bill would also be referred to Energy and Commerce, where it would not likely be adopted. In addition, the Senate Banking Committee would also have difficulty passing CRA extension legislation.

d. Administration support for extending CRA would be perceived as over-regulation and anti-business (except by the banks and thrifts) at a time when our relations with the business community are mixed.

e. Who would regulate the non-banks? There is no one regulator of these institutions and in general regulation of them is relatively loose compared to that of the banks and thrifts.

^{ed. response}
Recommendation - Not to commit to introducing legislation in January, but ~~that he~~ express the Administration's willingness to review any proposal ACORN may have on this matter beyond what they are presenting at the meeting. If pressed, ~~he should~~ indicate ~~that he~~ believes that it is not appropriate to move forward on the issue of extending CRA to non-banks until the present reform effort of CRA has been completed by the four banking regulators (which, confidentially, may not occur until late fall).

We have already formed an informal DPC-NEC working group on access to credit and insurance which will be holding its second meeting Monday. This group will be reviewing the issue of extending CRA. However, I don't know if you want to publicly acknowledge the group's existence since it has not been formally established and its mandate is broader than CRA.

II. Strengthen Proposed CRA Regulations

Because this is an ongoing rulemaking, the White House is not supposed to comment. ACORN should submit any comments to Sally Katzen at OIRA.

We have met with ACORN on this issue on many occasions and have relayed their concerns to the four banking regulators through Gene Ludwig, the Administrations' lead on this issue. Reform of CRA is in its final stages, the comments received from community groups, the banking industry, and others.

Getting the final regulations adopted by the Federal Reserve will be very difficult. Assuming we can rely on Blinder's and Yellen's support, we still need two other votes for a majority. The most likely supporters are Governors Lindsey and Chairman Greenspan. ACORN has in the past suggested that we bypass the Fed, and institute tough CRA regulations through the OCC, OTS, and FDIC. We view that proposal as a non-starter. In light of the Fed's importance in the banking industry, it ^{would} reflect badly on the Administration. In addition, it would create a loophole in the law.

One issue of particular concern to ACORN is the proposal to allow that a bank with less than a satisfactory record on lending can get a "passing" CRA grade by virtue of its investment or service activities. We have talked with the OCC about this provision, and we believe it would be somewhat altered in the final rule to insure that the "lending test" is giving a greater weight.

ACORN wants to delete the reduced process requirements for banks that receive consistently high ratings and the streamlined examinations for small banks and thrifts under \$250 million in assets. However, these provisions are integral to the President's dual objective of strengthening CRA by making it more performance-based while at the same time minimizing the compliance burden of financial institutions.

III. Support Strong Insurance Redlining Legislation

DPC staff has advised White House Legislative Affairs that the Administration has been asked by Energy and Commerce Chairman Dingell not to take a position on H.R. 1188. H.R. 1188 got tangled in a jurisdictional dispute between the House Banking Committee and the House Energy & Commerce Committee, with Energy & Commerce the victor. Feingold bill (S. 1917) is closer to the House Banking Committee bill (Rep. Kennedy's bill) which was not adopted. From a policy perspective, ~~I don't~~ ^{Paul W. Gossett} think we would oppose the Feingold bill if we had to make a judgement -- in fact, we are on record as supporting (as ACORN requests) the reporting data on a census tract rather than a zip code basis. [From a political perspective, we are withholding comment. My understanding is that neither the House nor the Senate bill will be signed into law this year.]

IV. Support Secretary Cisneros Initiatives

a. Public Housing Tenant Opportunity Program -- This program was supposed to be funded as a set-aside in the public housing modernization budget, which has been fully funded. The House appropriators set aside \$85 million out of \$3.6 billion in budget authority for public housing modernization

for the Tenant Opportunity Program (TOP), same as the Administration's request. Senate appropriators also provide \$3.6 billion, but the committee report says that "no funds are recommended for the TOP." TOP is an expansion of the previous Administration's resident management and other self-sufficiency efforts. This is an initiative important to Secretary Cisneros and we will work for its inclusion in the House-Senate Conference.

b. Community Viability -- The Administration proposed funding this program at approximately \$150 million. It is an important initiative that would provide grants for urban design and metropolitan strategic planning. The Senate Appropriators have only provided \$20 million for this initiative. HUD's position is to request additional funding so that they would have the discretion to fund both the grass roots and national intermediary organizations.

c. HUD Fair Housing Initiatives -- Considering the President's busy schedule this summer and early fall, it does not make sense for him to appear at one of the public hearings. These hearings will be politically charged, with the insurance companies employing a full court press.

V. Use the reauthorization of the Elementary and Secondary Education Act to provide funding for new parent-initiated public schools in low income neighborhoods.

A summary of the charter school proposals submitted to Congress is attached (Attachment #3).

The ACORN schools would be eligible to apply for federal assistance, and the Secretary of Education would be authorized to fund them if they (1) take as their benchmark the challenging state performance standards being developed under Goals 2000 and the Elementary and Secondary Education Act and (2) make a strong case that the proposed curriculum and pedagogy of the new school will meet those standards.

ESEA is not yet a done deal. According to a report received by DPC staff, it should reach the Senate floor next Friday. While the bill faces a number of amendments, there is as yet no information that the charter school provisions will come under attack.

VI. Write regulations for the Crime bill that will promote funding of community-based anti-crime programs

Community groups were disappointed last year when the Administration's \$150 million Police Hiring Supplement program did not include funds for community-based crime prevention

programs -- only for salaries and expenses associated with hiring and rehiring police officers. ACORN's concerns about the current crime bill's program regulations are no doubt based on this experience.

For the record, when the President first proposed that Congress include \$200 million for community policing in the mini-stimulus package, the Attorney General transmitted to Congress a proposal that called for \$150 million for police hiring and \$50 million for programs to support community policing in other ways -- such as through community-based crime prevention. Congressional appropriators, however, rejected the inclusion of non-hiring community policing monies, and ACORN and other community advocates do not want the same to happen with \$9 billion community policing program pending in the crime bill.

The 100,000 cops program is much broader than last year's Police Hiring Supplement. For instance, the bill states that its number one purpose is to "substantially increase the number of law enforcement officers interacting directly with members of the community," and it further states that a fundamental purpose of the program is to "encourage the development and implementation of innovative programs to permit members of the community to assist State and local law enforcement agencies in the prevention of crime in the community." Based on this language, we can give ACORN some strong assurances about the role we intend community groups to play in implementing the community policing initiative. Here are the points you can emphasize in the meeting:

1. **A commitment to fund community-based anti-crime programs.** Whether or not the crime bill's regulations "set aside" funds specifically for community-based anti-crime programs, we fully intend to fund such initiatives through the 15% (or roughly \$1.2 billion) of the policing program that can be used for 10 broadly defined non-hiring purposes. The crime bill's regulations will make abundantly clear that grants will be awarded for community groups to work in concert with their local police departments to reduce and prevent crime.

2. **A commitment to use the President's policing program to strengthen ties between local police and neighborhood residents.** Even for those community groups that do not receive -- or even apply for -- grants, the President's policing plan has the potential to make local police departments more responsive to the needs of residents in hard-hit, high-crime neighborhoods. To apply for a community policing grant, police departments have to submit a community policing plan "that reflects consultation with community groups." Thus, as the nation's police departments begin to draft community policing strategies, community groups will have an opportunity to raise their concerns with local police. We must challenge community groups to use this opportunity to forge new partnerships with their police. (Some community advocates have argued that the language in the crime bill is not sufficiently strong to ensure responsiveness to the

community, but we can always try and strengthen the community consultation requirement by regulation.)

3. A commitment to work with community advocates in implementing the entire crime bill. One of the things that makes the current crime bill different from previous anti-crime efforts is that it has much more of a community focus. Whereas previous bills have focused on increasing federal resources (FBI and DEA agents, federal prison construction, etc.) and federalizing state and local crimes, the overwhelming majority of the resources in this 6-year, \$30 billion crime bill go directly to communities for crime fighting programs. This bill puts an end to the "trickle down" crime policies of the past and guarantees that crime fighting monies will go to where they are needed most -- at the community level. For example, the \$1.1 billion Ounce of Prevention Council will not only fund community-based crime prevention programs, it can be used to coordinate the many crime prevention programs authorized in the crime bill, to provide communities with technical assistance and to waive certain program regulations in an effort to make the crime bill's programs more community friendly. With so many of the crime bill's programs potentially impacting communities, it is crucial that we work with community groups on all aspects of the crime bill and before regulations are promulgated.

VII. Support an increase in, and indexing of, the minimum wage.

The President has always been sympathetic to indexing the minimum wage. At this time, however, we are focused on passage of our health care plan which will help increase the wages of millions of Americans.

Improving the standard of living of Americans is something this Administration strives to do.

PLEASE DELIVER TO CAROL RASCO

FAX TRANSMITTAL ACORN

739 8th St. SE
Washington, D.C. 20003
(202) 547-2500
(501) 546-2483 (FAX)

TOTAL # OF PAGES (INCLUDING THIS COVER SHEET) 4

DATE: 7/22/94

TO: Carol Rasco (202-456-2878)

FROM: Zach Polett 

RE: Preparation for Monday, July 25 ACORN Leadership Meeting with You and President Clinton - II

Attached is our proposed annotated agenda for the meeting not faxed previously.

**Agenda Items
ACORN Meeting at White House
July 25, 1994**

1. Extend the Community Reinvestment Act (CRA) to Non-Bank Financial Intermediaries

Over the past 15 years, banks and S&Ls have lost market share to a wide range of other financial intermediaries, including finance companies, mortgage companies, mutual funds, insurance companies, securities firms and others. These "non-banks" compete directly with banks, for deposits and for borrowers. Yet, they are loosely regulated, and are not subject to the federal Community Reinvestment Act (CRA).

When CRA was enacted in 1977, banks and S&Ls extended most of the loans made to individuals and to businesses in the country. By 1992, banks and thrifts had only a 27% share of all credit extensions. The vast majority of deposits and assets in the financial system has seeped out from under the regulatory tent.

Perhaps the most glaring example of regulatory inequality is the case of mortgage banks. Mortgage banks do not take deposits, and raise funds through "warehouse" lines of credit from banks and others. They sell all their loans to the publicly-chartered secondary market agencies, Fannie Mae and Freddie Mac. Formerly minor players in the mortgage marketplace, they now originate a *majority* of single-family home loans to households. Despite a record of lending to low- and moderate-income and minority borrowers that is demonstrably worse than that of banks and thrifts, *mortgage banks are not subject to any community reinvestment requirements.*

If CRA is to remain viable and effective, it is imperative that its scope be extended to reach non-bank intermediaries. ACORN has begun to explore this area in a number of ways:

- *we are the principal force in Congress behind legislation that would require property and casualty insurance companies to disclose information regarding auto and homeowners insurance comparable to that disclosed by banks under the Home Mortgage Disclosure Act (HMDA);

- *we have worked closely with Rep. Maxine Waters [D-CA] on H.R. 1700, which proposes ways to expand CRA to cover mortgage banks and Private Mortgage Insurance (PMI) companies; and

- *we have negotiated two historic agreements with Allstate and Travelers insurance companies: the first a \$10 million commitment to buy below-market Mortgage Backed Securities issued by Fannie Mae for loans originated under an ACORN-NationsBank program, the second a partnership to reduce homeowners insurance rates in inner-city areas through a strategy of community policing and risk reduction dubbed the "Neighborhood and Home Safety Program."

Undersecretary of the Treasury Frank Newman and other Administration officials have commented on the need to extend CRA to non-banks. But in order to overcome entrenched interests, we need a Presidential commitment.

We ask that the President's top staff at Treasury, DPC and NEC work with ACORN staff to fashion an omnibus bill to extend CRA to non-banks --including finance companies, mortgage banks, insurance companies, mutual funds and others. This bill should be introduced in Congress no later than January.

2. Strengthen Proposed Community Reinvestment Act Regulations

We are deeply concerned that the proposed regulations issued by the four federal banking agencies may not achieve the President's stated goal of a stronger, more progressive CRA. We are deeply troubled by press reports suggesting that the final product --in large part at the Fed's insistence-- will be even weaker. We ask that the President himself intervene to bring the Fed on board, and that the Administration commit itself to a "strong CRA regulation, or no regulation at all." Specifically, we seek the following:

- *retention of the market share methodology under the lending test;
- *changes to ensure that direct lending activities continue to be the primary basis of CRA exams, and that no bank with a less than a satisfactory record in lending can get a "passing" CRA grade by virtue of its investment or service activities;
- *elimination of the small bank exemption contained in the regulation;
- *elimination of the quasi-"safe harbor" provisions;
- *no weakening of the evidentiary standard for racial discrimination as it bears on CRA performance; and
- *requiring reporting of data on the race and ethnicity of applicants for small business loans.

3. Support strong Insurance Redlining legislation:

We were deeply disappointed that the House passed an insurance redlining bill that contained the full industry wish list. H.R. 1188 will not provide us the information we need to detect discrimination, or to enforce the federal Fair Housing Act. We ask that the Administration send a letter to the Senate urging passage of much stronger legislation along the lines proposed by Sen. Russ Feingold [D-WI], S. 1917, including:

- *reporting of data on a census tract rather than zip code basis;
- *reporting of data on insurer losses;
- *reporting of data in at least 150 cities in the country;
- *reporting of data on the race and gender of insurance policyholders; and
- *no sunset on the legislation.

4. Support Secretary Cisneros on these important initiatives:

Public Housing Tenant Opportunity Program (TOP)

ACORN has worked very hard to promote and protect Secretary Cisneros' Tenant Opportunity Program (TOP), a technical assistance initiative for resident associations in public housing. This program is the only source of funding that promotes organizing among public housing residents, and is an essential element of HUD's (and ACORN's) efforts to turn around public housing.

During this year's housing bill, ACORN single-handedly saved TOP from being merged with an unrelated social services program. However, in the Senate VA-HUD bill, there is no funding provided for TOP. The White House needs to demonstrate more support for this HUD initiative as the HUD budget moves toward the Conference Committee.

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On the Senate side, however, there are serious problems with the legislative language for Community Viability, representing a sharp departure from HUD's original program. Rather than directing this money to vital local grassroots organizations, the Senate intends to provide assistance to national intermediary organizations. The White House should demonstrate support for HUD and the House version during Conference negotiations over the housing bill.

HUD Fair Housing Initiatives

Secretary Cisneros and Assistant Secretary Achtenberg have pledged to issue regulations under the Fair Housing Act this year that would for the first time clarify what constitutes illegal discrimination with respect to mortgage lending and property insurance. We are confident that they will propose strong and meaningful regulations, but are worried about the industry's already-launched campaign to eviscerate them. We ask that the President visibly and publicly show his support for HUD's effort in these areas, perhaps by appearing at one the public hearings to be held around the country during the rulemaking process.

5. Use the reauthorization of the Elementary and Secondary Education Act to provide funding for new parent-initiated public schools in low income neighborhoods.

Both the Senate and the House versions of the legislation that reauthorizes the Chapter 1 program contain provisions that allow the Secretary of Education to fund "charter schools". We would like this provision used to fund new public schools that are based in low and moderate income neighborhoods, and that are initiated and organized by parent and community organizations -- such as the new ACORN-initiated schools that have been set up (or are being set up) in New York City, Chicago, Boston, and St. Paul.

6. Write regulations for the Crime bill that will promote funding of community-based anti-crime programs.

The President has worked hard to get funding for his Cops on the Beat program. He and Congress believe that police hiring funds should go to cities that have strong police-community partnerships, or community policing. Justice Department research shows that community policing is most effective when communities are organized, and when the partnerships and programs are community-initiated. ACORN members agree. At the local level our neighborhood groups spend more time working with police departments on crime than any other single issue.

The crime bill will allow 15% of the Cops on the Beat funds to be used for programs other than police hiring, including funding community organizations for their crime prevention work. It is essential that the regulations include such a funding program as a set-aside, and that criteria be established to limit funding to organizations that are truly community-based. ACORN is prepared to work closely with the Administration in developing this important program.

7. Support an increase in, and indexing of, the minimum wage.

The minimum wage has not kept pace with inflation, and has not been increased in several years. We urge an increase in the minimum wage on an incremental basis over the next several years. But even more important, in keeping with the recommendation with Secretary Reich, we propose that the minimum wage be indexed to the consumer price index, so that the minimum wage retains its purchasing power over time.

PLEASE DELIVER TO CAROL RASCO

FAX TRANSMITTAL ACORN

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(501) 546-2483 (FAX)

TOTAL # OF PAGES (INCLUDING THIS COVER SHEET) 6

DATE: 7/22/94

TO: Carol Rasco (202-456-2878)

FROM: Zach Polett 

RE: Preparation for Monday, July 25 ACORN Leadership Meeting with You and President Clinton

Attached are the following materials in preparation for our meeting with you and President Clinton. Specifically they are:

- 1) A letter from ACORN President Maude Hurd to President Clinton with a copy for you.
- 2) Our proposed annotated agenda for the meeting. *(being faxed shortly)* 
- 3) The list of ACORN participants in the meeting, with full names, social security numbers and, in most cases, dates of birth. We will fax the remaining birth dates to your office over the week-end.

I'll give you a call after you get the fax.

Thanks for your help on this. See you Monday.

Attachments

**ACORN**

July 22, 1994

President Bill Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C.

Dear President Clinton:

We look forward to the opportunity to meet with you this Monday, July 25 at 4 p.m. at the White House.

We would like to use this meeting to follow up on some of the issues that we discussed with you at our last meeting, in April 1992 in Philadelphia, when you were on the campaign trail.

Most importantly, we would like to share with you our experience over the past couple years with the Community Reinvestment Act (CRA) that applies to banks and propose for your consideration a major Administrative initiative for the 104th Congress around the expansion of CRA to non-bank financial institutions, such as mortgage companies, insurance companies and mutual funds. We see such a CRA expansion as being an excellent way to level the playing field for the industry, create private sector-community partnerships, and produce billions of dollars in increased investment into low and moderate income communities without the need for additional federal tax dollars.

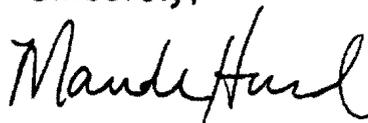
Association of Community Organizations for Reform Now

- Organizing & Support Center: 1024 Elysian Fields Avenue, New Orleans, Louisiana 70117 • 504-943-0044 • FAX 504-944-7078
- Home Office: 523 West 15th Street, Little Rock, Arkansas 72202 • 501-376-7151
- National Office (DC): 739 8th Street S.E., Washington, D.C. 20003 • 202-547-2500 • FAX 202-546-2483
- National Office (NY): 845 Flatbush Avenue, Brooklyn, New York 11226 • 718-693-6700 • FAX 718-693-3367

The attached annotated agenda for our meeting provides some more details on this CRA expansion proposal as well as a summary of the other issues we would like to discuss with you and Carol on Monday.

Have a great time at your 30th Reunion. See you Monday.

Sincerely,

A handwritten signature in cursive script that reads "Maude Hurd".

Maude Hurd
National President

Attachment

cc: Carol Rasco

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Maude Hurd
National President

Attachment

cc: Carol Rasco ✓

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. list	ACORN Meeting Attendees (partial) (1 page)	07/22/94	P6/b(6)

**This marker identifies the original location of the withdrawn item listed above.
For a complete list of items withdrawn from this folder, see the
Withdrawal/Redaction Sheet at the front of the folder.**

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Carol Rasco (Meetings, Trips, Events)
OA/Box Number: 5041

FOLDER TITLE:

ACORN [Association of Community Organizations for Reform Now] (Z. Polett)
Roosevelt Rm. 25 July 1994 4:00-4:30 pm

rw183

RESTRICTION CODES**Presidential Records Act - [44 U.S.C. 2204(a)]**

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advise between the President and his advisors, or between such advisors [a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

ACORN

CLINTON MEETING AT WHITE HOUSE

Attendance:

- | | | | | |
|------|----------------------|--------------------|----------------------------|------------|
| 1. | Maude Hurd | Willie M. | Boston, MA | [REDACTED] |
| 2. | Maxine Nelson | | Pine Bluff, Arkansas | [REDACTED] |
| 3. | Betty Wilkins | Betty Ann Hamilton | Denver, Colorado | [REDACTED] |
| 4. | Victoria Fitzgerald | Isabel | Washington, D.C. | [REDACTED] |
| 5. | Leon Doughty | | Chicago, Illinois | [REDACTED] |
| 6. | Mary Harden | | Baltimore, Maryland | [REDACTED] |
| 7. | Rosa Fenton | | New York City | [REDACTED] |
| 8. | Tanya Cullings | | Atlanta, Georgia | [REDACTED] |
| 9. | Beulah Labostrie | | New Orleans, LA | [REDACTED] |
| 10. | Anita Estrada | | Detroit, Michigan | [REDACTED] |
| 11. | Wanda Sargeant | | St. Louis, Missouri | [REDACTED] |
| 12. | Beverly Wrentz | | Norwalk, CT -- ATU | [REDACTED] |
| 13. | Bessie Cannon | Bessie Lee | Local 880 SEIU, IL | [REDACTED] |
| 14. | Mildred Brown | | Philadelphia, Pennsylvania | [REDACTED] |
| 15. | Alicia Mota | | San Jose, California | [REDACTED] |
| 16. | Alton Bennett | Lloyd | St. Paul, Minnesota | [REDACTED] |
| 17. | Melba Joyce Williams | | Dallas, Texas | [REDACTED] |
| 18. | Zachary Polett | | Little Rock, AR | [REDACTED] |
| *19. | Wade Rathke | (Stephen Wade) | New Orleans, LA | [REDACTED] |

P6/b(6)

P6/b(6)

Beeper #

P6/b(6)

P6/b(6)

Wade Rathke

EXECUTIVE OFFICE OF THE PRESIDENT

21-Jul-1994 10:38pm

TO: Rosalyn A. Miller
FROM: Carol H. Rasco
Economic and Domestic Policy

SUBJECT: Anything from Polett yet in the way of agenda

for Monday ACORN meeting? If nothing yet, please call him and tell him I sure need at least a draft in order to try to schedule any additional needed staff. Thanks. (not to mention if he hasn't sent clearance listing....) If I asked Pat to cover all this don't hesitate to pass this note along to her.

930

Carolyn Cav →

will pass info to Zaek
or get info to someone
who can provide
needed/requested
info.

D.O.B.
SSN

950
Stephen
Keep
Send info
this is PM
Zaek is (plane)
to DC.
will

Zack Pollit / ACORN

Urgent 9:30 call

(501) 376-7151 phone

DOB

SSN

(202) 547-2500 DC office
after hours.

Carol H. Rasco - Call List

CALLER	DATE/TIME	MESSAGE	FOLLOW-UP	DISPOSITION
Stephanie Street	7/18 3:15pm	Has confirmed Zach Polett of ACORN meeting with POTUS at 4:00pm on 7/25/94 in the Roosevelt Room. Stephanie told Mr. Polett that someone in CHR's office would call to confirm details. His # is (501)376-7151.		
Sylvia Panetta x61991	7/18 4:00pm	no message - call at your convenience		

Roz/Pat: Zack is to send the list. We will need no refreshments, no pencils or pads for

this meeting. (we just need to get them in and out
as hassle free as possible)

**Agenda Items
ACORN Meeting at White House
July 25, 1994**

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What's New

Create a new authority to fund the planning and start-up of public charter schools—schools that are given much greater freedom over their mission and the means to attain higher standards.

Require each applicant to describe the educational results it will strive to produce—results tied to challenging state performance standards.

Six states have passed legislation approving an experiment in deregulation known as "charter schools." These states are allowing a limited number of public schools to sweep away virtually all state rules and regulations—except civil rights, health and safety, and financial audit requirements—in exchange for developing and implementing a plan to achieve better results in student learning.

Minnesota was first to pass such legislation in 1991, followed by California in 1992 and four other states this year. Currently, there is no federal program of support for charter schools.

What We've Learned

The idea behind public charter schools is simple: removing most regulatory requirements will encourage schools to sharpen their focus, mission, and identity. It also will demonstrate the impact—on school and student performance—of replacing rules-based governance with goals-based accountability. Ultimately, the public charter schools concept could make more choices available to families and children in the public schools.

Schools today are entangled in reams of rules and regulations. "A highly regulated school system," writes Paul Hill in *Urban Education*, "does not work because no one is personally responsible for whether children learn." It is precisely this personal responsibility—this sense of ownership—that the charter schools concept seeks to build into public education, for each charter school would be created and operated by key stakeholders such as teachers and parents.

What We Propose

Our proposal calls for a new competitive grants program to demonstrate the concept of public charter schools. State educational agencies (SEAs) or local educational agencies (LEAs) may apply for a single grant of up to three years, in partnership with the teachers, parents, or others developing the public charter school. A charter school application could cover any combination of one or more schools—including a single school, a school-within-a-school, or a high school and its feeder elementary and middle schools.

Our proposal:

- Authorizes funds for planning the public charter school and other start-up costs associated with getting the school up and running. Such costs might include developing new curricula, refining desired educational outcomes, securing necessary training for teachers, and reaching out to parents and the community.
- Requires each application to describe the educational results the school will strive to produce. Applications will be judged on the basis of quality and such considerations as the degree of flexibility afforded by the state to the school, the amount of community support and involvement, and the likelihood that the school will meet its objectives, and improve educational results for students. The state will be required to sign off on the school's application as evidence of its commitment to freeing the school from rules and regulations that would otherwise limit the flexible operation and management of the school.
- Reserves some funds for school support team review, for evaluating charter schools, and for bringing the schools together to exchange information and learn from each other.

THE WHITE HOUSE

WASHINGTON

July 25, 1994

Meeting with ACORN

DATE: July 25, 1994
LOCATION: Roosevelt Room
TIME: 4:00 - 4:30 p.m.
FROM: Carol H. Rasco *CHR*

I. PURPOSE

To dialogue with ACORN executive board members on issues they have named as priorities.

II. BACKGROUND

An organization which just held its annual conference had requested that you address the full conference which your schedule did not permit. Mack McLarty addressed the conference on Sunday. The White House agreed to hold this small discussion today.

III. PARTICIPANTS

(See Attachment #1)

IV. PRESS PLAN

None

V. SEQUENCE OF EVENTS

I will preside over this 30-minute meeting and you are expected to drop by.

Agenda attached (Attachment #2)

VI. REMARKS

You are to listen to their discussion and thank them for their input.

Participants - ACORN Meeting
Monday, July 25, 1994
Roosevelt Room - 4:00-4:30 p.m.

- | | | |
|----------------|----------------------------|-----------------|
| 1. | Willie M. (Maude) Hurd | Boston, MA |
| 2. | Maxine A. Nelson | Pine Bluff, AR |
| 3. | Betty A. Wilkins | Denver, CO |
| 4. | Victoria Isabel Fitzgerald | Washington, DC |
| 5. | Leon Doughty | Chicago, IL |
| 6. | Mary E. Harden | Baltimore, MD |
| 7. | Rosa Fenton | New York City |
| 8. | Tanya Cullings | Atlanta, GA |
| 9. | Beulah Kenney Labostrie | New Orleans, LA |
| 10. | Anita Estrada | |
| 11. | Wanda J. Sargeant | |
| 12. | Beverly J. Wrentz | |
| 13. | Bessie L. Cannon | |
| 14. | Mildren Brown | |
| 15. | Maria Alicia Sanchez Mota | |
| 16. | Alton Bennett (Lloyd) | |
| 17. | Melba Underwood Williams | |
| 18. | Zachary A. Polett | |
| 19. | Stephen Wade Rathke | |
| 20. | Eddie Becker | |
| 21. | Terri Jones | |

White Staff:

Carol H. Rasco
Gene Sperling
Paul Weinstein
Jose Cerda

PLEASE DELIVER TO CAROL RASCO

FAX TRANSMITTAL

ACORN

739 8th St. SE
Washington, D.C. 20003
(202) 547-2500
(501) 546-2483 (FAX)

TOTAL # OF PAGES (INCLUDING THIS COVER SHEET) 6

DATE: 7/22/94

TO: Carol Rasco (202-456-2878)

FROM: Zach Polett 

RE: Preparation for Monday, July 25 ACORN Leadership Meeting with You and President Clinton

Attached are the following materials in preparation for our meeting with you and President Clinton. Specifically they are:

- 1) A letter from ACORN President Maude Hurd to President Clinton with a copy for you.
- 2) Our proposed annotated agenda for the meeting. *(being faxed shortly)* 
- 3) The list of ACORN participants in the meeting, with full names, social security numbers and, in most cases, dates of birth. We will fax the remaining birth dates to your office over the week-end.

I'll give you a call after you get the fax.

Thanks for your help on this. See you Monday.

Attachments

*pd
4th
(copies)*

ACORN

File

Metg - Mon 25 July

4-430

Ressewell Rm

PLEASE DELIVER TO CAROL RASCO

FAX TRANSMITTAL

ACORN

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Attachments

**ACORN**

July 22, 1994

President Bill Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C.

Dear President Clinton:

We look forward to the opportunity to meet with you this Monday, July 25 at 4 p.m. at the White House.

We would like to use this meeting to follow up on some of the issues that we discussed with you at our last meeting, in April 1992 in Philadelphia, when you were on the campaign trail.

Most importantly, we would like to share with you our experience over the past couple years with the Community Reinvestment Act (CRA) that applies to banks and propose for your consideration a major Administrative initiative for the 104th Congress around the expansion of CRA to non-bank financial institutions, such as mortgage companies, insurance companies and mutual funds. We see such a CRA expansion as being an excellent way to level the playing field for the industry, create private sector-community partnerships, and produce billions of dollars in increased investment into low and moderate income communities without the need for additional federal tax dollars.

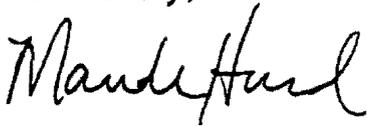
Association of Community Organizations for Reform Now

- Organizing & Support Center: 1024 Elysian Fields Avenue, New Orleans, Louisiana 70117 • 504-943-0044 • FAX 504-944-7078
- Home Office: 523 West 15th Street, Little Rock, Arkansas 72202 • 501-376-7151
- National Office (DC): 739 8th Street S.E., Washington, D.C. 20003 • 202-547-2500 • FAX 202-546-2483
- National Office (NY): 845 Flatbush Avenue, Brooklyn, New York 11226 • 718-693-6700 • FAX 718-693-3367

The attached annotated agenda for our meeting provides some more details on this CRA expansion proposal as well as a summary of the other issues we would like to discuss with you and Carol on Monday.

Have a great time at your 30th Reunion. See you Monday.

Sincerely,

A handwritten signature in cursive script that reads "Maude Hurd".

Maude Hurd
National President

Attachment

cc: Carol Rasco



July 22, 1994

President Bill Clinton
The White House
1600 Pennsylvania Avenue, NW
Washington, D.C.

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Sincerely,

Maude Hurd
National President

Attachment

cc: Carol Rasco ✓

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
003. memo	To Ronald B. Andrew from Patricia E. Romani re: appt. request (partial) (1 page)	07/25/94	P6/b(6)

**This marker identifies the original location of the withdrawn item listed above.
For a complete list of items withdrawn from this folder, see the
Withdrawal/Redaction Sheet at the front of the folder.**

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Carol Rasco (Meetings, Trips, Events)
OA/Box Number: 5041

FOLDER TITLE:

ACORN [Association of Community Organizations for Reform Now] (Z. Polett)
Roosevelt Rm. 25 July 1994 4:00-4:30 pm

rw183

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advise between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

EXECUTIVE OFFICE OF THE PRESIDENT

25-Jul-1994 10:45am

ACORN

TO: Ronald B. Andrew
FROM: Patricia E. Romani
Domestic Policy Council

SUBJECT: Appt. request - Fenton, Rosa A.* and others

Date Appointment with
25-Jul-1994 RASCO, CAROL H

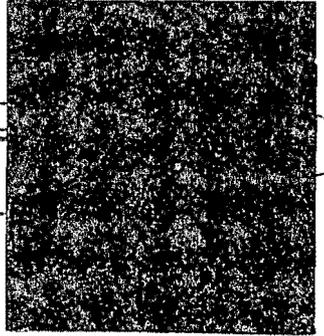
Room No. Bldg. Requested by Phone #
2FL/WW WH Patricia E. Romani (202) 456-2216

Comments:
Group leader furnishing info. provided additional info. re. * names. Mr. Becker should be added to list. Thank you!

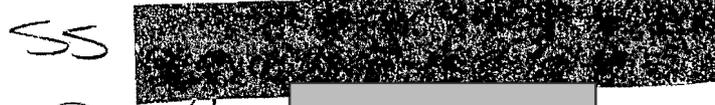
TIME VISITOR'S LAST, FIRST NAME BIRTHDATE SOC. SEC. #

04:00pm Fenton Rosa A.*
04:00pm Cullings, Tanya R.*
04:00pm Bennett, Alton-Lloyd*
~~04:00pm Becker, Eddie~~

P6/b(6)



21. TERRI EVETTE JONES



DOB

P6/b(6)

Sgt. Jackson

Bo
Sgt SIMPSON
5-4404

Will POTUS drop by
12 Called indicate

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
004. list	ACORN Meeting Attendees (partial) (1 page)	n.d.	P6/b(6)

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ANTON MEETING AT WHITE HOUSE

Attendance:

Willie M. (Maude) Hurd

Maxine A. Nelson

Betty A. Wilkins

V. I. Fitzgerald *Victoria Isabel Fitzgerald*

Leon Doughty *Gerald*

Mary E. Harden

Rosa Fenton *A **

Tanya Cullings *R. * Mabry*

Beulah Kenney Labostrie

Anita Estrada

Wanda J. Sargeant

Beverly J. Wrentz

Bessie L. Cannon *Bessie Lee*

Mildred Brown

Maria Alicia Sanchez Mota

Alton Bennett *Alton * Lloyd*

Melba Underwood Williams

Zachary A. Polett

Stephen Wade Rathke

Boston, MA

Pine Bluff, Arkansas

Denver, Colorado

Washington, D.C.

Chicago, Illinois

Baltimore, Maryland

New York City

Atlanta, Georgia

New Orleans, LA

Detroit, Michigan

St. Louis, Missouri

Norwalk, CT -- ATU

Local 880 SEIU, IL

Philadelphia, PA

San Jose, California

St. Paul, Minnesota

Dallas, Texas

Little Rock, AR

New Orleans, LA

P6/b(6)

Need to confirm that their name is the same as their
picture ID.

Eddie Becker *

SSN

DOB

P6/b(6)

* This person
added per
Mr. Polett
transmission.

Jones, Teresa

Eunette

DOB

P6/b(6)

PS/ Clearance
info Submitted