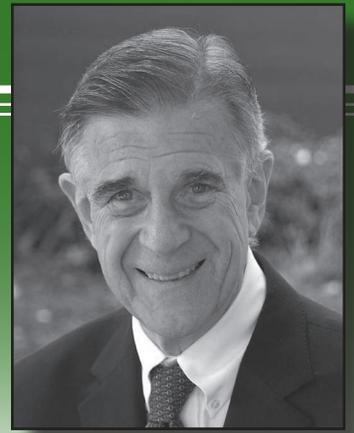


NOVEMBER 2011

# PETE STARK'S LEGISLATIVE REPORT



## FIGHTING FOR CALIFORNIA HOMEOWNERS

California's housing market has been in serious decline for far too long. Data released by RealtyTrac, which compiles housing data, show that one in every 226 housing units in California had a foreclosure filing during August 2011 alone. That's more than twice the national average.

What's more, California's situation appears to be worsening; we've seen a 55 percent increase in foreclosures between July and August—the second highest in the country.

Congress and the Obama Administration need to provide more meaningful solutions for homeowners in California and nationwide.

On October 11th, Democrats in the California Delegation sent a letter to President Obama urging him to take some common sense actions that would help families keep their homes. In particular, homeowners have struggled with systemic problems with financial institutions' handling of mortgages and the foreclosure process. We need to fix the housing market in order to get our economy moving.

### We've asked the President to:

- Urge Fannie Mae and Freddie Mac to allow homeowners to refinance their mortgages and take advantage of historically low rates.
- Take steps to meaningfully reduce principal for underwater mortgages, including improving the bankruptcy process to give homeowners more leverage in dealing with banks.
- Institute a "Homeowner's Bill of Rights" to level the playing field for homeowners going through modification programs.

The President recently announced new steps the administration is taking that will make it easier for some homeowners with mortgages owned by Fannie Mae or Freddie Mac to refinance their mortgages and lower their monthly payments. These changes will help more Californians remain in their homes, but far more action is needed. Homeowners can't wait any longer.

If you would like more information about foreclosure prevention and other housing resources, please contact my Fremont office: (510) 494-1388.



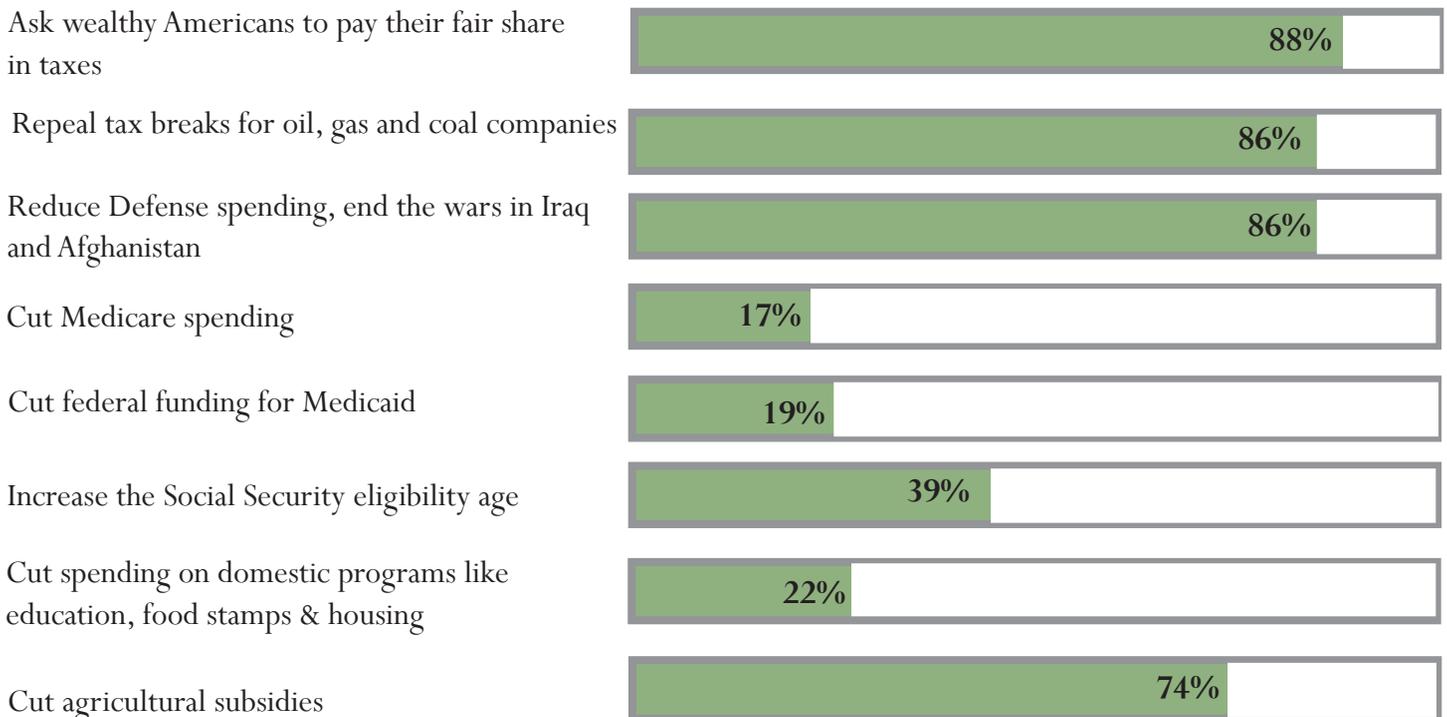
Congressman Stark speaks at an October press conference in Washington, D.C. with Democratic Members of the California delegation. They are calling on the President to push meaningful solutions to our nation's housing crisis.

## DEFICIT & JOBS SURVEY RESULTS

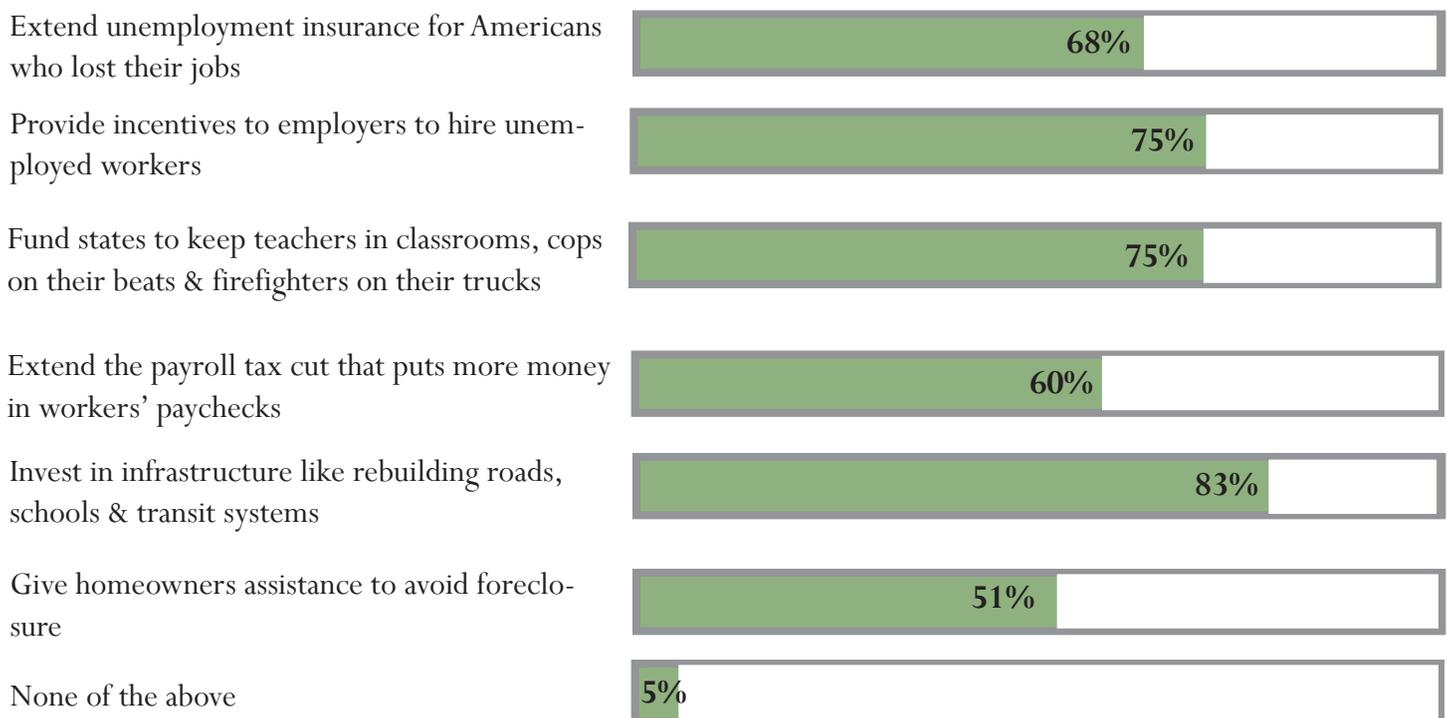
**L**ast month I asked your opinion on our country's deficit and our most pressing national issue: jobs. Thank you for responding. Below are the survey results.

**The Congressional Super Committee is tasked with creating a proposal to reduce our federal deficit by at least \$1.5 trillion. Of the following options, which do you support or oppose?**

Support     Oppose



**The President put forth the American Jobs Act to spur economic growth and job creation. Which of the following elements of his proposal do you support?**



**President Obama wants changes to the tax code as part of deficit reduction. This includes a new rule requiring millionaires like Warren Buffet — who pays a lower tax rate than his secretary — to pay the same tax rate as middle class Americans.**

**Do you agree?**



## MEDICARE OPEN ENROLLMENT HAS BEGUN

**M**edicare's open enrollment period has begun and runs through December 7th, 2011.

Medicare beneficiaries, their family members, and caregivers should review their coverage to determine if they should stay with their existing coverage or make changes.

Remember, if you are enrolled in a Medicare

Advantage Plan or Part D Drug Plan, those plans can change annually. It's important to make sure your choices best meet your health care needs.

Resources are available to help. You can visit [www.medicare.gov](http://www.medicare.gov) or get one-on-one assistance from California's Health Insurance Counseling and Advocacy Program. Call 1-800-434-0222 or visit them online at [www.aging.ca.gov/HICAP](http://www.aging.ca.gov/HICAP).

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## BLOCKING THE ASSAULT ON OUR ENVIRONMENT

**C**ongress has already taken more than 170 votes this year that would undermine our nation's environmental protections and roll back action to combat climate change.

Instead of working to solve the problems facing families struggling to make ends meet, the House Majority has spent precious time attempting to block the Environmental Protection Agency (EPA) from enforcing the Clean Air Act and the Clean Water Act. At nearly every turn, they've also inserted anti-environmental policy riders into annual appropriations bills.



Micromanaging the EPA is not where Congress' focus should be.

One bill, H.R. 2250, would nullify EPA rules on toxic air pollution from large industrial boilers and incinerators.

Another bill, H.R. 2681, would block the EPA from implementing rules on mercury pollution from cement kilns—the second largest source of mercury pollution in the country. Mercury is a dangerous neuro-toxin that damages brain development in children.

Yet another bill, H.R. 2401, would delay the EPA from finalizing rules regarding mercury pollution from power plants. I strongly opposed all of these bills.

Thankfully, these bills have little chance of becoming law. Although these measures passed the House, they are extremely unlikely to even be considered by the Senate, and the President has issued veto threats against them all.

Environmental protections have a long history of bipartisan support in our country. The Clean Air Act and the creation of the EPA occurred during the Nixon presidency. President Ford signed the Safe Drinking Water Act and President George Bush Senior strengthened the Clean Air Act to reduce acid rain. We should continue this tradition of working together to protect our environment.

We do not need to choose between a strong economy and clean air and water. Laws such as the Clean Water Act and the Clean Air Act have served our nation well in good and bad economic times. I will keep working to help restore that bipartisan approach to environmental protection.



*Pete Stark*  
M.C.  
PRESORTED STANDARD

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## NEXT TOWN MEETINGS: SATURDAY, NOV. 12TH

### HAYWARD

9:30 AM — 10:30 AM

Hayward City Hall, Council Chambers  
777 B Street

### ALAMEDA

11:00 AM — 12:00 PM

Alameda City Hall, Council Chambers  
2263 Santa Clara Avenue



Congressman Stark listens to a constituent at a recent town hall meeting.

## JOIN MY TELEPHONE TOWN HALLS

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