

Federal *focus*



CONGRESSWOMAN
CAROLYN CHEEKS KILPATRICK

FIGHTING FORECLOSURE



Mortgage Foreclosure Assistance

Having trouble with your mortgage? Contact one of the organizations below for advice and assistance.

Latino Family Services
(313) 841-7380

Mission of Peace
(866) 674-0104
www.missionofpeace.com

Southwest Housing Solutions
(313) 841-9641
www.swsol.org

U-SNAP-BAC
(313) 640-1100
www.usnapbac.org

Property Tax Foreclosure Assistance

Wayne County Treasurer's Office
(313) 224-5990
www.waynecounty.com/treasurer

Providing Hope and Help for Homeowners

I am working to keep families facing foreclosure in their homes, prevent future foreclosures, and help communities harmed by foreclosure to recover.

Michigan has one of the highest foreclosures rates in the country. Home values are decreasing and many homeowners have mortgage loans that are larger than the value of their houses.

I have supported legislation aimed at providing homeowners and communities with the help they need. Three measures have been made law. The **Economic Stimulus** package expands affordable mortgage loan opportunities through the Federal Housing Administration (FHA) for families in danger of losing their homes. The **Mortgage Forgiveness Debt Relief Act** prevents homeowners from facing a tax bill at the same time that they are losing their homes. The **FY 2008 Omnibus Appropriations Act** expands financial counseling for families in danger of losing their homes.

The House has also passed additional measures to address the housing crisis. The **Mortgage Reform and Anti-Predatory Lending Act** strengthens consumer protections against risky housing loans in the future. The **National Affordable Housing Trust Fund Act** increases the supply of affordable rental housing to address the current shortage and help



During a recent edition of "On Point with Congresswoman Kilpatrick," Angela Hudson of Fifth Third Bank, Terrance Keith of the Wayne County Treasurer's Office, and Linda Smith of U-SNAP-BAC discussed strategies and resources to help homeowners avoid foreclosure.

families who have lost their homes in the current crisis. The **Federal Housing Finance Reform Act** strengthens regulations of Fannie Mae and Freddie Mac and raises their loan limits to increase liquidity in the mortgage market.

As Congress continues this critical work, know that I am committed to helping stabilize the housing market and providing families and communities with the relief they need.

MESSAGE FROM CONGRESSWOMAN KILPATRICK

It is an honor to represent the people of Michigan's 13th Congressional District. This document highlights some of the federal legislative issues that affect you, your family, and your community and the work I am doing to improve your quality of life. Let us continue working together to move America forward in a positive direction.

PETROL PATROL

Tips for Relieving the Pain at the Pump



Worried about skyrocketing gas prices? The **Energy Independence and Security Act** will help families save \$700-1000 a year at the pump by increasing the fuel economy standard to 35 miles per gallon in 2020 for new cars and trucks.

Here are some strategies that can help you increase your efficiency and save money.

- Turn off your engine if you will be sitting more than a minute.
- Drive sensibly. Speeding, rapid acceleration, and hard braking increase fuel consumption. Maintaining a steady speed increases efficiency.
- Maintain your vehicle. Dirty filters, improperly inflated tires, or low fluid levels reduce fuel economy.
- Lighten your load. Extra weight reduces efficiency.
- Shop smart. Avoid filling up on weekends and holidays.
- Walk or ride your bike. This is a great way to conserve gas and improve your health.

Moving the Region Forward

I am leading efforts to create more transportation alternatives in our region by providing rail transportation from Detroit to Ann Arbor. I helped secure more than \$100 million in federal funding to support this project.

In today's economy, there is greater demand for public transportation alternatives. However, Detroit is one of the few major urban centers without a significant rail transportation system to meet its transit needs. In order to ensure the continued revitalization of our region, I am working to provide rail transportation from Detroit to Ann Arbor.

I recently hosted a summit highlighting the benefits of rail transportation. Hundreds gathered at Wayne State University to hear nationally recognized speakers from Charlotte, Denver, and Texas share strategies for building regional cooperation and securing funding. Local transportation experts from the Southeastern Michigan Council of Government, Regional Transit Coordinating Council, Transportation Riders United, Michigan Department of Transportation, Detroit Department of Transportation, Suburban Mobility Authority for Regional Transportation, and

the City of Ann Arbor provided updates on ongoing transit studies, discussed possible

options, and talked about the impact the project could have on economic and community development. Participants were excited about the possibilities.

Residents deserve more transportation options. I look forward to continue working with stakeholders and area agencies to make rail transportation a reality.



If you are interested in learning more about the Regional Alternatives in Local (RAIL) Transit Coalition, contact my office.

Preserving Our Postmark

As your voice in Congress, I acted quickly to address concerns about the impact postal processing changes would have on mail delivery and Detroit's postmark.

When the United States Postal Service announced plans to move its outgoing mail processing from downtown Detroit to Pontiac, I was concerned about the effect the consolidation would have on mail processing times, mail service, and attracting new businesses to Detroit. Therefore, I worked on Capitol Hill to stop the move. I was successful in getting a provision in the USPS Appropriations bill that stops further consolidation of post offices until the Government Accountability Office has an opportunity to answer the serious questions of Congress and postal patrons. Detroit's postmark is safe for the time being. I will continue to watch this situation and encourage you to stay engaged.

STRENGTHENING MIDDLE CLASS FAMILIES



Congresswoman Kilpatrick earned an "A+" on the Drum Major Institute for Public Policy's (DMI) Middle Class Congressional Scorecard. She earned high marks because of her votes on key legislation on issues, including the minimum wage, health care, and college affordability, affecting middle class families. Here she discusses the importance of neighborhood revitalization with a family helping beautify southwest Detroit.

Honoring Our Promise to America

I have supported several of the 142 key measures the House has passed to take America in a new direction and provide security, prosperity, and opportunity for all.

Energizing the Economy

H.R. 5140/The Recovery Rebate and Economic Stimulus for the American People Act: This economic stimulus bill provides tax rebates to families to jumpstart our slowing economy.

H.R. 2930/Section 202 Affordable Housing for the Elderly Act: This legislation helps preserve the existing supply of affordable housing for seniors, while facilitating the development of new homes to meet increasing demand. It also maintains and upgrades existing Section 202 housing by allowing property owners to seek financing for the rehabilitation and improvement of current housing, while keeping costs low for their residents.

Caring for Children and Families

H.R. 4127/College Opportunity and Affordability Act: This bill makes college more affordable and accessible by reforming our higher education system so that it operates in the best interests of students and families, while boosting our competitiveness and strengthening our future.

H.R. 1429/Improving Head Start Act: This legislation helps more children arrive at kindergarten ready to succeed by improving program quality and expanding access to more children.

H.R. 4040/Consumer Product Safety Modernization Act: In response to recent revelations about the safety of toys, food,



Congresswoman Kilpatrick poses with seniors and River Rouge officials after discussing issues such as Medicare and Social Security during a Senior Summit at Sumbly Senior Center.

and drugs, this measure creates the toughest lead standard in the world for children's products, requires mandatory safety standards, requires tracking labels to aid recalls, and prohibits the sale and export of recalled products.

Protecting the Planet

H.R. 5351/Renewable Energy and Energy Conservation Tax Act: This bill ends unnecessary subsidies to Big Oil companies and invest in clean, renewable energy and energy efficiency. It extends and expands tax incentives for renewable electricity, energy and fuel as well as plug-in hybrid cars, and energy efficient homes, buildings, and appliances.

MAKING CHILDREN A PRIORITY



Congresswoman Kilpatrick was named one of the "Best Representatives for Children" by the Children's Defense Fund Action Council because she voted to protect the health and well-being of Michigan's children 100% of the time on issues such as access and quality improvements in Head Start and additional funds for student loans. Here she presents a resolution to the children of the Friends of the Detroit-Grosse Pointe Collaborative for their efforts to improve the community.

DIGITAL DETAIL

DTV 2009: Stay Tuned in to the Transition



Full-power television stations will go digital on February 17, 2009. If you have an analog TV that uses an antennae ("rabbit ears"), take steps now to ensure that your TV continues to work.

- Buy a TV with a digital tuner.
- Connect to cable, satellite, or other pay service.
- Purchase a converter box.

Until March 31, 2009, you can request up to two \$40 coupons that can be applied toward the cost of eligible converter boxes.

Call 1-888-DTV-200
(1-888-388-2009)



Hearing impaired callers:
1-877-530-2634 (English)
1-866-495-1161 (Spanish)



Complete or download
an application at
www.DTV2009.gov



Mail an application
to PO BOX 2000,
Portland, OR 97208



Fax an application to
1-877-DTV-4ME2
(1-877-388-4632)

Fighting for a New Direction in Iraq

Opposed to the war in Iraq from the beginning, I am fighting to end this war and bring our troops home so we can rebuild America.

It is Time for Change

According to the nonpartisan Congressional Budget Office, the U.S. spends about \$10 billion per month in Iraq. These tax dollars could be used to invest in programs that address the priorities of America's families and preserve the safety, security, and stability of Americans everywhere.



Americans continue to pay a high price for the war in Iraq. We have spent more than \$500 billion. We have lost more than 4,000 lives, and more than 29,000 of our servicemen and women have been wounded. While we spend \$10 billion a month fighting for democracy abroad, Americans at home are handicapped by skyrocketing gas prices, foreclosures, and job losses. We deserve better.

The situation in Iraq is not improving. Military leaders cannot explain their strategy or what success in Iraq means.

Instead of funding efforts to rehabilitate Iraq, we must focus on rebuilding America. We must end this war and bring our troops home now!

Honoring Our Military and Veterans

I have sponsored and supported legislation that will provide our military and veterans and their families with the services they need.



I introduced the **Homecoming Enhancement Research and Oversight (HERO) Act** to ensure that the health needs of our nation's heroes are met. This bill requires the National Academy of Sciences to study the physical and mental readjustment needs for veterans of Operation Iraqi Freedom and Operation Enduring Freedom and to report those findings and its recommendations for action to Congress. The findings and recommendations would also be available to the public.

Congresswoman Kilpatrick discussed the war in Iraq during a welcome home ceremony for the 182nd Security Force, which recently returned from Iraq. The unit never lost a soldier and was awarded 26 Bronze Star Medals, 49 Combat Action Badges, and two Purple Hearts.

EXPANDING MENTAL HEALTH COVERAGE

I co-sponsored the **Paul Wellstone Mental Health and Addiction Equity Act**, a bill aimed at ending discrimination against patients requiring treatment for mental illnesses. This landmark legislation permanently reauthorizes and expands the Mental Health Parity Act of 1996 to provide for equity in the coverage of mental health and substance-related disorders compared to medical and surgical disorders. The legislation, which applies only to insurers and group health plans that provide mental health benefits, ensures that providers do not charge higher costs for mental health and addiction care than for medical and surgical benefits.

STAYING CONNECTED

Thank you for your trust and allowing me to continue to serve you in Congress. Please contact my office for help with federal issues. We are ready to assist you with:

- Citizenship, Immigration, and Naturalization
- Veterans' Benefits and Military Service
- Military Academy Appointments
- Social Security and Medicare Benefits
- Mail Delivery/Service
- FHA and VA Home Loan Applications
- Passport Applications
- Federal Grants
- Business and Student Loans
- IRS Problems
- Consumer Protection Referrals
- Regulatory Compliance
- Disaster Assistance

Detroit

1274 Library Street, Suite 1B
Detroit, MI 48226
(313) 965-9004 Phone
(313) 965-9006 Fax

Downriver

3005 Biddle Avenue, Rm. A
Wyandotte, MI 48192
(734) 246-0780
(734) 246-1148

Washington, DC

2264 Rayburn HOB
Washington, DC 20515
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