

## Telephone Town Hall June 2010 : Helping American Families

I recently held one of my most interesting telephone town halls ever. We had over **thousands of people** join the call, and express their opinions on issues they care about. It was great to see participation from such diverse backgrounds. Our nation faces many obstacles, but with all of us working together—I am sure that we will continue to meet the challenges ahead of us.

### Learn more about our discussion:

- Download the [full call](#) .
- Read several [follow-up questions](#) that we didn't have time to discuss during the call.

### Listen to the full call

### Followup Questions Submitted After The Call

#### 1) Julie from Los Gatos

Is there a possibility to pass the public option or have single-payer health care still?

Julie, thank you for your question! Throughout the development and consideration of the health care reform bill, I worked tirelessly to pass a public option as I believe it is the only way to provide the American people with the lowest cost health care coverage. A public option would not be driven by profits, thus government based option, coverage not driven by profits but by insurance option, one information they deserve in order to choose an insurance option that works best for them. At its core, health reform is about ensuring that American families and businesses have more choices, benefit from more competition through lower cost and higher quality care, and have greater control over their own health care.

I was disappointed when the health care reform bill passed without a public option, but it does have ways to maintain the fairness and competitiveness a public option would have. By 2014, states will set up exchanges, which serve as a marketplace of insurance plans available to the public. You can access these exchanges if you are unemployed, work for a small business, or work for a business that does not provide health insurance. In the exchanges, individuals will be able to access information and compare plans, and then buy into whichever plan best suits their needs. A provision in the bill allows states to establish government run health plans to be offered through these exchanges in addition to privately run ones, essentially setting up a public option.

If an individual cannot afford health insurance under the new bill, they can apply for government subsidies which will help cover insurance premiums. For plans that cross state lines, states must work out an agreement permitting the plans into the exchanges.

As for a single-payer system, for several years I have cosponsored HR 676, which would eliminate all employer contributions to private insurance premiums, all individual premiums, co-pays, deductibles, and other out of pocket costs, and replace them with a minimal payroll tax. With a single-payer system, an estimated 95 percent of people would pay less than they do now for healthcare. I continue to support such an approach, although I think that we should now focus on the new system that has been enacted.

Over the past nine years, I have heard repeated pleas from the Constituents of the 15th District to fix this broken system, protect their families' financial health, and ensure access to high quality healthcare. HR 3200, the America's Affordable Health Choices Act, is a monumental step toward fixing the broken health care system of our nation.

## **2) Mary from San Jose**

Has Rep. Honda thought the marijuana taxation through and what will he vote

This November, the California electorate will vote on Proposition 19 (The Regulate, Control, and Tax Cannabis Act of 2010), which would allow people 21 years old or older to possess, cultivate, or transport marijuana for personal use. This proposition would also permit local governments to regulate and tax the commercial production and sale of marijuana to people 21 years old or older. If enacted, it would prohibit people from possessing marijuana on school grounds, using it in public, smoking while minors are present, or providing it to anyone under 21 years old with strict penalties, including jail sentences and monetary fines for any persons that

violate the law. The proposition also maintains current prohibitions against driving while impaired, assuring full enforcement of the law by police authorities.

A study conducted by the RAND Corporation shows that should Proposition 19 pass, the pre-tax retail price of marijuana will substantially decline, likely by more than 80 percent. The price consumers would pay would depend heavily on taxes and how they are regulated and enforced. While there exist understandable concerns that consumption of marijuana will perhaps increase, it is unclear at this time to what degree California will experience this. With respect to projected tax revenues, projected estimates are in the vicinity of \$1.4 billion annually; funding derived from taxation of marijuana could be used towards other public services, such as education and health programs. I understand that there are a variety of opinions on this matter.

I have supported initiatives at the federal level regarding marijuana use, specifically for medicinal purposes, such as H.R. 2835 (the Medical Marijuana Patient Protection Act), which states that physicians should be allowed under federal law to prescribe marijuana for medical use in a state that allows the usage of medical marijuana. I support the rights of states to formulate their own laws on marijuana usage and enforcement, and Proposition 19 is a state, not a federal, issue. I am still evaluating the content of this proposition as written from my personal perspective as a California voter, it is in the hands of the California electorate to decide the direction our state will take with regards to this issue in November.

### **3) Daniel from Milpitas**

What is your position on immigration?

From our founding and at our very core, America has always been a nation of immigrants, documented and undocumented, who have made great contributions to our nation. From their labor building the transcontinental railroad and developing our nation's infrastructure, to their entrepreneurship spurring industry in our early American cities, we should all know by now that 'immigrant' is not a dirty word. Looking toward our future with our aging workforce and social security crisis, we need the contributions of immigrants, now more than ever.

Our current immigration system is broken. Because of backlogs and bureaucratic delays, some must wait years, sometimes decades, to reunite with their family members who are eligible to legally immigrate to the United States. Immigrants are often deprived of due process rights that are fundamental to America's notion of liberty.

A punitive, enforcement-only approach to immigration reform is not the solution. Instead, I believe in humane reform that respects the dignity of immigrant communities and recognizes their contributions to American society, while simultaneously securing our borders. We can make America stronger, not only by protecting our borders, but also by upholding our values and principles and honoring the entrepreneurial spirit of the American dream – with freedom and opportunity on our shores. I will continue to work with my colleagues to ensure a just, humane and workable immigration system that keeps America safe and thriving, without fear of being separated from their families.

I have long advocated for comprehensive immigration reform that will address border security, enforcement, future flows of immigrants, cater to the demands of our labor markets and economy, and provides a pathway to legalization as well as visa reforms to keep our families together. I believe it is critical that we protect our borders and stop employers from taking advantage of undocumented workers. I further believe, however, that this can be done in a smart, efficient, and humane way that does not involve racial profiling or hand over critical responsibilities of the federal government to local law enforcement.

Enhancing enforcement surely must be a part of the solution to our broken immigration system. However, the solution must be more complex and holistic. The President has clearly called on Congress to act on comprehensive immigration reform. We must work together and with our neighbors to develop a comprehensive solution.

#### **4) Daniel from San Jose**

What are you doing to bring transparency to Fannie Mae and Freddie Mac?

Although the two housing Government Sponsored Enterprises, or GSEs, Fannie Mae and Freddie Mac, did not cause the housing crisis, their risky investments in subprime securities resulted in huge losses and a large amount of debt. I understand your concerns regarding these two companies. However, it is important to remember that the mission of Fannie Mae and Freddie Mac to provide affordable mortgage loans for low- and moderate-income homebuyers still remains an important one to American's middle class families. With the support they receive from the government, these GSEs are able to offer home buyers fixed interest rate mortgages with low down payments and help millions of Americans achieve the dream of buying a home.

I was proud to support the Housing and Economic Recovery Act, which became law in July 2008 and established the Federal Housing Finance Agency with regulatory authority over Fannie Mae and Freddie Mac. Since then, Fannie Mae and Freddie Mac have taken their own steps to make more cautious investments and minimize losses. They have been working towards streamlining home appraisal and loan delivery data to enhance loan quality and standards. I will continue to push Fannie Mae and Freddie Mac to remain accountable to their shareholders, the government and the people.

#### **5) Elias from Campbell**

What are we doing with the foreclosure process? Is there a group that can help people who have problems with their mortgage? Will the government work with people and if so, where do people go to do this?

If you are experiencing difficulty paying your mortgage and have not already done so, get in contact with a HUD-approved housing counselor. They are free of charge, and you can find a local counselor at <http://makinghomeaffordable.com> or by calling 1-888-995-HOPE. A HUD-approved housing counselor will talk to you about your individual situation and help you decide what mortgage options and programs are best for you. Beware of anyone who asks you to pay a fee in exchange for a counseling service. Again, all HUD-approved housing counselors

are FREE.

Two programs that the counselor may point you to are HARP and HAMP.

HARP, or the Home Affordable Refinance Program, allows homeowners with mortgages owned by Fannie Mae or Freddie Mac to refinance with more favorable terms. This program targets those who are current on their payments but have lost equity in their homes due to falling home prices.

HAMP, or the Home Affordable Modification Program, targets borrowers who are paying more than 31% of their income toward their mortgage and are experiencing a financial hardship, like the loss of a job, a medical emergency, or death in the family. HAMP uses financial incentives to encourage banks to provide mortgage modifications for troubled borrowers in order to reduce their monthly mortgage payments.

Although we've seen more promising numbers recently, foreclosure filings have dropped more than 40 percent in Santa Clara County since last year, we know that families are still struggling to stay in their homes and weather this recession. While we can't prevent every foreclosure, we must get banks to provide families time to get back on their feet after the worst housing downturn since the Great Depression.

## **6) Anita from Santa Clara**

Why have we not suspended the Jones act that prohibits assistance from international supertankers to clean up the oil spill?

Enacted after World War I to ensure that America did not lose its civilian fleet, the Jones Act (formally Section 27 of the Merchant Marine Act of 1920) reserves the carriage of America's waterborne domestic commerce to privately owned United States-flag commercial vessels built and repaired in U.S. shipyards and owned and crewed by U.S. citizens. The Jones Act and related statutes prevent America's domestic economy from being dominated and controlled by foreign shipping interests, which operate in international commerce outside the scope of U.S. laws and regulations, including tax obligations.

In the past, Americans of all political stripes have supported the Jones Act with open arms. In fact, in 1997, a resolution recognizing the critical importance of the Jones Act (H. Con Res. 65) garnered 244 bipartisan co-sponsors. Recently, many have criticized the law by making baseless claims that the Jones Act has somehow interfered with the cleanup of the BP oil spill in the Gulf of Mexico.

There is no evidence the Jones Act has interfered with the cleanup in any way. Administration officials have clearly stated they would be willing to waive the Jones act if needed and that the law has not prevented the response team from accepting aid offers from foreign nations. Indeed, foreign skimmers made by a Dutch company have been purchased by BP for use in the cleanup and the response team has accepted aid from Mexico, Canada, and Norway. (Please see this Los Angeles Times article for more information.)

Maintaining a privately owned merchant fleet and maritime industry is vital to our economic and military security. The domestic maritime industry provides a significant source of employment and helps maintain a cadre of well trained, loyal American citizen merchant mariners ready and able to respond, as always, to our Nation's call in time of war or other emergency. Finally, the Jones Act ensures that ships that operate in domestic waters comply with U.S. laws and regulations, including tax obligations, workforce protections, and environmental conservation regulations.

### **7) Jennifer from San Jose**

Do you consider the stimulus a successful plan and will you support future stimulus packages in the future?

Thank you for your question, Jennifer. The American Recovery and Reinvestment Act of 2009 was signed into law in February 2009. The Recovery Act was designed to provide \$787 billion over two years to immediately cushion the greatest economic crisis since the Great Depression and invest in our country's future.

Looking at some of the latest statistics, I do feel encouraged by the stimulus plan so far. According to the Congressional Budget Office, the Recovery Act has saved or created 2.4 million jobs. In fact, over 680,000 jobs were created in the first quarter of 2010 alone. In that same quarter, nearly 72,000 jobs in California were created thanks to the Recovery Act. In addition, the first quarter of 2010 marked the third consecutive quarter of gross domestic product (GDP) growth. This shows a promising turnaround for our economy after suffering a 6.4% decrease in GDP during the first quarter of 2009.

The Recovery Act funds are being distributed through multiple agencies and projects throughout California. Nearly \$18 billion has been awarded to programs such as unemployment insurance, Medicaid, and Temporary Assistance for Needy Families. Approximately, \$4.8 billion was awarded toward the public school system, which resulted in saving/creating approximately 35,000 jobs statewide. Our local school districts have greatly benefited from Recovery Act funds, including:

- \$3.4 million to Campbell Union School District;
- \$5.3 million to Cupertino Union School District;
- \$3.0 million to Santa Clara Unified School District;
- \$4.5 million to Gilroy Unified School District; and
- \$4.7 million to Milpitas Unified School District.

Other recipients of Recovery Act funds in our district include the South Bay Salt Pond Restoration Project, renovation of the Santa Clara Valley Medical Center, and improvements to Lower Silver Creek. Further, the Council of Economic Advisors estimated that every dollar spent by the Recovery Act stimulates \$3 in private spending, so the benefits of ARRA are leveraged.

What is even more encouraging is that this summer will be the most active Recovery Act season yet, with tens of thousands of projects underway across the country providing jobs and economic growth for businesses - large and small.

To see how the stimulus funds are being spent, I encourage you all to go to [www.recovery.gov](http://www.recovery.gov). This website provides information about how the stimulus is being spent in our congressional district, as well as the rest of the country. If you would like to see how funds are being spent in California, you can go to [www.recovery.ca.gov](http://www.recovery.ca.gov).

These are all encouraging signs so far from the Recovery Act. However, there is still much more work to be done to restore our economy to solid footing.

### **8) David from San Jose**

There are a number of tax reductions and increases coming in the next year. What is your position on keeping the tax reductions in place for the working people?

Thank you for your question David. As we continue the recovery process from one of the worst economic periods in history, my Democratic colleagues in Congress and I are working on behalf of everyday Americans to repair the damage of “Wall Street first politics,” irresponsible tax policies, and excessive spending.

There are several different tax issues to which you may be referring – a number of provisions of the tax code that are usually renewed every year but which have not yet been renewed for 2010, new tax provisions that were included in the American Recovery and Reinvestment Act, and the tax cuts enacted in 2001 and 2003 by President Bush that are set to expire.

To address the so-called “tax extenders” issue, the House has passed H.R 4213, the American Jobs and Closing Tax Loopholes Act. This bill would extend expiring tax credits such as the research and development tax credit, incentives for renewable energy and energy efficiency, deductions for school teachers who purchase their own classroom supplies, and many others. This bill is currently awaiting action in the United States Senate.

The American Recovery and Reinvestment Act aimed at balancing tax cuts among all of our economic classes. Instead of benefiting only the wealthy, new tax cuts under ARRA were distributed among the vast majority of Americans. In 2009, the Recovery Act reduced federal income taxes for 98 percent of all working individuals and families, saving an average of over \$1,000 per family or individual on tax returns.

The Recovery Act includes 25 tax cuts that serve to benefit the larger majority of Americans, shifting the economic focus away from solely the wealthy minority. The Making Work Pay Tax Credit gives over 110 million working families – about 95% - the tax relief the need right now. The Recovery Act also provides you a tax cut for making your home more energy efficient, buying a home, buying a car, or sending a child to college.

The tax cuts enacted in 2001 and 2003 by President Bush and the Republican Congress are the single largest contributing factor to our national budget deficit. While they provided some individual income tax relief to a very large portion of the population, the majority of these benefits were enjoyed by the highest income Americans. In this time of need for so many Americans, when we face skyrocketing budget deficits, I cannot support the extension of tax

cuts for the wealthiest 1 percent, but I do support extension and expansion of tax relief to low and middle income Americans who are experiencing the greatest impact due to the economic crisis.

**1) Julie from Los Gatos**

Is there a possibility to pass the public option or have single-payer health care still?

Julie, thank you for your question! Throughout the passage of the reform bill, I worked tirelessly to pass a public option as I believe it is the only way to provide the American people with the information they deserve in order to choose an insurance option that works best for them. At its core, health reform is all about ensuring that American families and businesses have more choices, benefit from more competition, and have greater control over their own health care.

In February 2010, the House of Representatives passed HR 4626, the Insurance Industry Fair Competition Act of 2010, which restores competition, fairness and choice to the health insurance industry. I will continue advocating on behalf of legislation that supports options for the public.

I was extremely disappointed, therefore, when the health care reform bill passed without a public option. However, it does have ways to maintain the fairness and competitiveness a public option would have.

By 2014, under the new health care reform bill, states will be allowed to set up exchanges, which serve as a marketplace of information available to the public. You can access these exchanges if you are unemployed, work for a small business, or work for a business that does not provide health insurance. In the exchanges, individuals will be able to access information and compare plans, and then buy into whichever plan best suits their needs. Additionally, a provision in the new bill allows that these exchanges can be used by states to establish government run health plans in addition to privately run ones, essentially setting up a public option.

The exchanges will offer a standardized set of information, as the participating plans must present their plans in a comprehensive, easy to understand manner and must use one standard enrollment form.

As for a single-payer system, in February, I cosponsored HR 676, which would eliminate all employer contributions to private insurance premiums, all individual premiums, co-pays, deductibles, and other out of pocket costs, replacing them with a minimal payroll tax. With a single-payer system, an estimated 95 percent of people would pay less than they do now for healthcare.

If an individual cannot afford health insurance under the new bill, they can apply for government subsidies which will help cover insurance premiums. For plans that cross state lines, states must work out an agreement permitting the plans into the exchanges.

HR 3200, the America's Affordable Health Choices Act is a monumental step toward fixing the broken health care system of our nation. Over the past nine years, I have heard repeated pleas from the Constituents of the 15<sup>th</sup> District to fix this broken system, protect their families' financial health, and ensure access to high quality healthcare. I will continue to work on healthcare legislation that addresses these needs and the inequalities in our system.

## **2) Mary from San Jose**

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This November, the California electorate will vote on proposition 19 (The Regulate, Control, and Tax Cannabis Act of 2010), which allows people 21 years old or older to possess, cultivate, or transport marijuana for personal use. This proposition also permits local governments to regulate and tax commercial production and sale of marijuana to people 21 years old or older. It prohibits people from possessing marijuana on school grounds, using it in public, smoking while minors are present, or providing it to anyone under 21 years old with strict penalties, including jail sentences and monetary fines for any persons that violate the law. The proposition also maintains current prohibitions against driving while impaired, assuring full enforcement of the law by police authorities.

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I have supported other initiatives regarding marijuana use, specifically for medicinal purposes, such as H.R. 2835 (Medical Marijuana Patient Protection Act), which states that physicians should be allowed to prescribe marijuana for medical use in a state that allows the usage of medical marijuana. I support the rights of states to formulate their own laws on marijuana usage and enforcement, and while I am still evaluating the content of this proposition as written, it is in the hands of the California electorate to decide the direction our state will take with regards to this issue in November.

### **3) Daniel from Milpitas**

What is your position on immigration?

From our founding and at our very core, America has always been a nation of immigrants, documented and undocumented, who have made great contributions to our nation. From their labor building the transcontinental railroad and developing our nation's infrastructure, to their entrepreneurship spurring industry in our early American cities, we should all know by now that 'immigrant' is not a dirty word. Looking toward our future with our aging workforce and social security crisis, we need the contributions of immigrants, now more than ever.

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A punitive, enforcement-only approach to immigration reform is not the solution. Instead, I believe in humane reform that respects the dignity of immigrant communities and recognizes their contributions to American society, while simultaneously securing our borders. We can make America stronger, not only by protecting our borders, but also by upholding our values and principles and honoring the entrepreneurial spirit of the American dream – with freedom and opportunity on our shores. I will continue to work with my colleagues to ensure a just, humane and workable immigration system that keeps America safe and thriving, without fear of being separated from their families.

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With the support they receive from the government, these GSEs are able to offer home buyers fixed interest rate mortgages with low down payments and help millions of Americans achieve the dream of buying a home.

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If you have not already done so, get in contact with a HUD-approved housing counselor. They are free of charge, and you can find a local counselor at <http://makinghomeaffordable.com> or by calling 1-888-995-HOPE. A HUD-approved housing counselor will talk to you about your individual situation and help you decide what mortgage options and programs are best for you. Beware of anyone who asks you to pay a fee in exchange for a counseling service. Again, all HUD-approved housing counselors are FREE.

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filings have dropped more than 40 percent in Santa Clara County since last year, we know that families are still struggling to stay in their homes and weather this recession. While we can't prevent every foreclosure, we must get banks to provide families time to get back on their feet after the worst housing downturn since the Great Depression.

**6) Elias from Cupertino and Anita from Santa Clara:**

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In the past, Americans of all political stripes have supported the Jones Act with open arms. In fact, in 1997, a resolution recognizing the critical importance of the Jones Act (H. Con Res. 65) garnered 244 bipartisan co-sponsors.

Recently, many have criticized the law by making baseless accusations that the Jones Act has somehow interfered with the cleanup of the BP oil spill in the Gulf of Mexico.

Nothing could be further from the truth. The fact is there is no evidence the Jones Act has

interfered with the cleanup in any way.

Administration officials have clearly stated they would be willing to waive the Jones act if needed and that the law has not prevented the response team from accepting aid offers from foreign nations.

(Please see the

[\*Los Angeles Times\*](#)

article for more information.)

Maintaining a privately owned merchant fleet and maritime industry is vital to our economic and military security. The domestic maritime industry provides a significant source of employment and helps maintain a cadre of well trained, loyal American citizen merchant mariners ready and able to respond, as always, to our Nation's call in time of war or other emergency.

Finally, the Jones Act ensures that ships that operate in domestic waters comply with U.S. laws and regulations, including tax obligations, workforce protections, and environmental conservation regulations.