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# CAPITOL CONNECTION

A Weekly Update of News and Views  
For Opinion Shapers and Policy Makers

**Congressman Gary G. Miller**  
**42<sup>nd</sup> District, California**



September 21, 2007

## **House Passes Legislation to Expand American Homeownership**

On Tuesday, the House passed crucial reforms to the Federal Housing Administration (FHA) program by a broad bipartisan margin. Included in the bill are two amendments authored by Congressman Miller that will increase the FHA loan limit for high-cost areas and help facilitate downpayment assistance programs. The bill also extends the maximum length of an FHA loan term from 35 to 40 years and allows a zero-downpayment option for first-time homebuyers. For more than seventy years, FHA has provided mortgage insurance, helping first-time, moderate-income homebuyers achieve homeownership. However, in recent years the FHA program has become virtually irrelevant for many homebuyers. Between 2000 and 2005, the number of FHA insured mortgages in the 42<sup>nd</sup> district alone fell from over 7,000 to just 80, a decline of more than 99 percent. With this bill, Congressman Miller believes we can remove impediments to the utilization of FHA programs and ensure that they can once again help working families across the country have the opportunity to achieve and maintain homeownership. In a further effort to address recent instability in the housing market, the House Financial Services Committee held a hearing on minimizing and mitigating mortgage foreclosures. Called to testify were the Secretary of the Treasury, the Secretary of Housing and Urban Development, and the Chairman of the Federal Reserve who discussed the responses available to the federal government. Congressman Miller will continue working aggressively to ensure that the dream of homeownership can be achieved by more Americans.

## **Department of Homeland Security Working to Help Employers Identify Illegal Workers**

Along with other members of the Immigration Reform Caucus, Congressman Miller this week sent a letter to the Department of Homeland Security (DHS) commending them for giving employers the tools they need to screen out illegal workers. Until recently, when irregularities were found in the Social Security information provided to an employer, the employer was simply provided with a "Notice of Suspect Documents" by the Social Security Administration. These notifications are also known as "No-Match" letters. However, employers were given no guidance on how to remedy the problem. Under a proposed DHS rule that was scheduled to go into effect on September 14<sup>th</sup> that would change. Going forward, employers who receive a No-Match letter will also receive a letter from DHS with instructions on how to respond. The instructions give employers ample time to react to the notices and provide a clearer definition of what exactly constitutes "safe harbor." Implementation of the rule was blocked after a federal judge issued a temporary restraining order in August. Congressman Miller is committed to ensuring that DHS has the authority necessary to carry out this important regulation.

## **Members of Congress Request Hearing on Imprisoned Border Patrol Agents**

As of this week, wrongly imprisoned Border Patrol Agents Ignacio Ramos and Jose Alonso Compean have now served more than eight months behind bars. The Senate Judiciary Committee held a hearing on the Agents' prosecution and sentencing in July. However, the Agents are no closer to being released. Congressman Miller remains firmly committed to securing their freedom. This week he joined a group of more than a dozen Members of Congress in calling for the House Judiciary Committee to hold a full-scale hearing into possible prosecutorial misconduct in the case.

## **Fiscal Conservatives Call for Unnecessary Cell Phone Taxes to Be Disconnected**

Congressman Miller this week joined fellow fiscal conservatives in cosponsoring legislation calling for a moratorium on unnecessary and burdensome cell phone taxes. The Cell Phone Tax Moratorium Act would prohibit states from imposing any new tax exclusively on mobile services (cell phones), mobile services providers, or mobile services property for three years. Under current law, Americans and Californians in particular are already forced to pay excessively high taxes on their communication services. In fact, the average American is taxed more than 10 percent on all wireless services, while Californians are taxed at a rate of more than 18 percent. Congressman Miller has long been an advocate of lower taxes and fixing the tax inequities in the communications market. Through his support for the Cell Phone Tax Moratorium Act and full repeal of the federal telephone tax, he will continue working to lower the tax burden felt by hard-working American families.

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