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“Public Option” Eerily Reminiscent of Washington’s Takeover of Student Loans

As Congress and the Administration continue to debate health reform, many Democrats insist upon the creation of a so-called “public option” as a key component of any reform. Proponents of such a government-run health plan claim that it could compete on a level playing field with private health coverage in a way that brings down costs. However, a history of federal involvement in student lending shows that a level playing field between the private sector and the government soon leads to a desire for government domination. For more than 40 years, the Federal Family Education Loan program, a public-private partnership, has leveraged hundreds of billions in private capital to help families pay for college, and then 16 years ago the Direct Loan program was created as a “government option” to promote competition. Interestingly, the House this week passed a bill to eliminate the private sector’s role in federal student loans altogether and force everyone into the government-run program. Like this week’s Washington takeover of student loans, Congressman Miller continues to oppose a government-run health care system because it will limit consumer choice and increase bureaucratic mandates.

House Unanimously Passes the FHA Multifamily Loan Limit Adjustment Act

On Tuesday, the House unanimously passed the Federal Housing Administration (FHA) Multifamily Loan Limit Adjustment Act, a bill coauthored by Congressman Miller, to address the need for new construction or substantial rehabilitation of multifamily units in extremely high cost areas of the country. Through a public-private partnership, FHA’s multifamily mortgage insurance programs enable qualified borrowers to obtain financing for a variety of multifamily properties that are affordable to low and moderate-income families. However, developers are simply unable to provide affordable housing units in high-cost areas because the current statutory limits for FHA mortgage insurance are too low for elevator style buildings. This means that in our nation’s most expensive cities, it is very difficult for workers such as police, firefighters, and teachers, to find affordable rental housing where they work. In fact, because of its loan limits, there were only three FHA-insured multifamily loans for high-rise construction or rehabilitation approved across the country in Fiscal Years 2007 and 2008. In order to address this issue, the FHA Multifamily Loan Limit Adjustment Act will increase the multifamily loan limits for high-rise elevator style buildings by up to 50 percent, reflecting the true disparity in construction costs. Upon enactment of this bill, it is estimated 12,000 new construction jobs will be created. The FHA multifamily mortgage insurance program has operated successfully for 75 years and has provided a profit for taxpayers. Specifically, the multifamily mortgage insurance program that relates to these loan limits is projected to make a profit on new loans insured in Fiscal Year 2010 of \$93 million. Congressman Miller is pleased the House has passed this important legislation to provide new jobs and housing opportunities across the country. To view his Floor speech, [click here](#).

Census Decides to End Partnership with ACORN

After scandal upon scandal, the United States Census Bureau last Friday finally decided to prohibit the Association of Community Organization for Reform Now (ACORN) from conducting outreach for the 2010 census. ACORN has been accused of repeatedly and deliberately engaging in systemic fraud over the years, ranging from voter registration fraud to obtaining and using federal funds to pursue a partisan political agenda. Considering the 2010 census has the ability to change the boundaries of Congressional districts and alter federal funding decisions to states and localities, Congressman Miller is pleased by the Census’ decision to sever all ties with this corrupt organization. To further protect taxpayers from ACORN’s misuse of federal dollars, Congressman Miller this week joined over 130 colleagues in sending a letter to President Obama requesting to end all federal funding for this organization and also voted for a Republican motion, which passed 345-75, to end all federal funding for ACORN.

House Passes the Advanced Vehicle Technology Act

On Thursday, the House passed the Advanced Vehicle Technology Act to establish long-term, sustained funding on a broad range of areas with the potential to revolutionize transportation. Specifically, the bill establishes an Energy Department vehicle technology research and development program to study materials, technologies and processes that could reduce car and truck petroleum usage and related emissions. Since the government has increased fuel efficiency standards for vehicles, Congressman Miller supported this measure because it will provide automakers with the necessary research and development assistance to produce more energy-efficient vehicles to meet new federal mandates.

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