

# LEGISLATIVE HOT LINE



**1-800-869-6525 Ext 6690**

**Sponsored by the Five Catholic Commissions and the Catholic Campaign for Human Development of the Secretariat for Catholic Charities Health and Human Services  
Diocese of Cleveland**

**May 15, 2006**

**Comprehensive Immigration Reform may be ready for a vote by May 31, 2006:** This week the U.S. Senate is expected to take up the issue of Immigration again. **Thanks to your many calls, letters, emails and faxes, and your participation in the diocesan-wide Social Action Call In-Day for Comprehensive Immigration Reform on April 27, the U.S. Senators became very aware that U.S. Catholics view the country's response to the newcomer, to the downtrodden, and to the oppressed who come to our shores seeking a better life as a situation that has moral implications as well as political ones.**

We presented the message that immigration is not a simple issue and we need comprehensive reform. We delivered that message to the U.S. Senate

We need to continue to advocate for immigration reform that is not based only on the belief that immigration is a theoretical policy issue, but that immigration reform is ultimately a humanitarian issue that impacts the basic dignity and life of the person, created in the image and likeness of God. It is because of its impact on basic human dignity and human life that we believe immigration is, first and foremost, a moral issue.

Cardinal Rigali in the Catholic Standard and Times, May 4, 2006 wrote, "...Lately, immigration has been cast in a negative light due to recent legislation in the U.S. House of Representatives concerning immigration policy. He urged all Catholics to advocate for the Senate version of the Immigration Reform Bill, which many think will be voted on in the next few weeks, to include the following provisions:

- Such earned legalization is not amnesty because the proposal requires immigrants to work for up to six years before applying for legal permanent residency.
- The bill should include a temporary worker program, which would provide legal channels for migrant workers to migrate in a safe, legal and orderly manner.
- The legislation should allow for labor protection similar to those accorded U.S. workers.
- Strong consideration must also be given to family issues. The Bishops recommend reductions in pending family visa backlogs, which cause family separation for up to 10 years or more.
- This approach offers stronger security measures because it provides an incentive for undocumented immigrants and their families to "come out of the shadows" and identify themselves to government authorities.

**Call to Action:** Contact Senator Mike DeWine (216)522-7272 or fax (216)522-2239; or Senator George Voinovich (216)522-7095, or fax (216)522-7097; or call the Capital Switchboard at 202-224-3121 or write them at Senate Office Building, Washington, D.C. 20510 to register your position on these important issues.

**Predatory Lending Practices:** Ohio leads the nation in home foreclosure filings. Due to the work of advocates from around the state, Ohio may soon have significant legislation that regulates brokers and appraisers. Passage of such a bill would be historic and provide consumer protection and relief to all Ohioans.

Predatory lending is the unscrupulous practice that targets seniors, low income individuals and minorities with high pressure marketing tactics, high interest rates, unfair loan terms, and complicated exorbitant fees that are not clearly explained.

Sub S.B. 185 passed the Ohio Senate on February 22, 2006 by a 29-4 vote. It is now being considered in the Ohio House of Representatives. Use the following talking points to call and speak with your Representative's office concerning these points or send these points via email or fax to your Ohio Representative and tell him/her these areas must be included in the next predatory lending bill.

Our 5 areas of concern:

- Full CSPA coverage of mortgage lending. We support the Senate's version of full CSPA coverage that the House traded for a list of prohibited acts. The solution is a list of strong consumer protections that could be added to the CSPA, provided that the "unfair, deceptive and unconscionable" language still applies.
- Duties for brokers. We support the Senate language: mortgage brokers who hold themselves out as shoppers for the borrower have a fiduciary duty to act in the best interest of the borrower.
- Duties for non-bank lenders. Again, the Senate language is good: non-bank lenders should have a duty to steer clients into a loan that is compatible with their credit rating and their ability to repay; and a duty to ensure that the value of the loan is related to the real value of the property,
- Bright line prohibitions. We support strengthening the House list to include: no prepayment penalties for all loans less than \$150,000, and penalties of no more than two percent the first year, and one percent the second year for ALL loans; no flipping without a net tangible benefit to the borrower; and no mandatory arbitration on mortgages, high cost home loans. We support lowering the points and fees trigger from eight to five percent (including prepayment penalties and all fees paid to the broker) and requiring mandatory credit counseling before the borrower can be trapped in a high cost home loan.

**Action: Write your member of the Ohio House of Representatives at 77 S. Broad St., Columbus, Ohio 43266-0603 or check their website for contact information.**

**Speak NOW! You can make a difference!  
For more information, consult [www.catholic-action.org](http://www.catholic-action.org)**