

CONGRESS 101

Understanding the Legislative Process

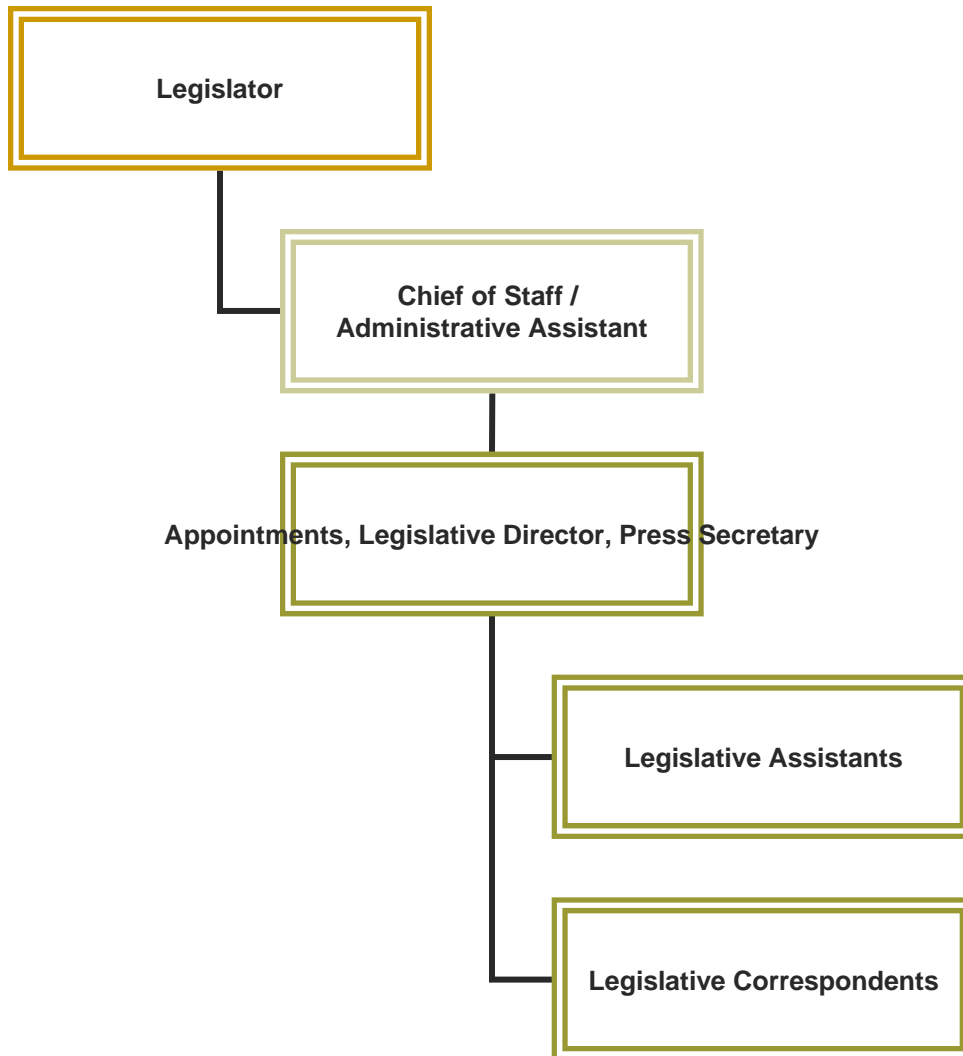
NRMLA CONGRESSIONAL
RELATIONS COMMITTEE



KEY PLAYERS

- To get these policies enacted, one of the first things that NRMLA will do is meet with key congressional staff – both Democrats and Republicans alike – from the two Housing Subcommittees in Congress to discuss the merits of our proposal. These are the Housing and Community Opportunities Subcommittee, which is part of the House Financial Services Committee, and separately the Housing and Transportation Subcommittee, from the Senate Banking Committee.
- The House Subcommittee on Housing (part of the House Financial Services Committee) is chaired by Rep. Maxine Waters (D-CA). The Chairman of the Financial Services Committee in the House of Representatives is Rep. Barney Frank (D-MA).
- The Senate Subcommittee on Housing and Transportation (part of the Senate Banking Committee) is Chaired by Charles Schumer (D-NY) The chairman of the Senate Banking Committee is Senator Chris Dodd (D-CT).

CONGRESSIONAL STAFF



Each member of Congress has staff to assist him/her during a term in office. To be effective with Congress, it is helpful to know the titles and principal functions of key staff. More often than not, you will meet with these individuals instead of directly with the legislator. Congressional staff can be a strong ally.

CONGRESSIONAL STAFF

- **Chief of Staff or Administrative Assistant:**
 - Reports directly to the member of Congress; evaluates political outcome of various legislative proposals and constituent requests; overall office operations, including assignment of work & supervision of key staff.
- **Legislative Director (LD), Legislative Assistant (LA), or Legislative Coordinator (LC):**
 - Monitors the legislative schedule and makes recommendations regarding the pros and cons of particular issues. Some offices have several LAs and responsibilities are assigned to staff with particular expertise in specific areas (i.e. health issues, taxes, etc.)
- **Press Secretary or Communications Director:**
 - Build and maintain open and effective lines of communication between the member, his/her constituency, and the general public. Expected to know the benefits, demands, and special requirements of both print and electronic media, and how to most effectively promote the member's views or position on specific issues.
- **Appointment Secretary, Personal Secretary, or Scheduler:**
 - Allocates a member's time among the many demands that arise from congressional responsibilities, staff requirements, and constituent requests; may make necessary travel arrangements, arrange speaking dates, visits to the district, etc.
- **Caseworker:**
 - Helps with constituent requests by preparing replies for the member's signature, responsibilities may also include helping resolve problems constituents present in relation to federal agencies, e.g., Social Security and Medicare issues, veteran's benefits, passports, etc.
- **Other Staff Titles:**
 - Other titles may include: Executive Assistant, Legislative Correspondent, Executive Secretary, Office Manager, and Receptionist.

THE LEGISLATIVE PROCESS

Anyone may draft a bill; however, only members of Congress can introduce legislation, and by doing so become the sponsor(s).

There are four basic types of legislation:

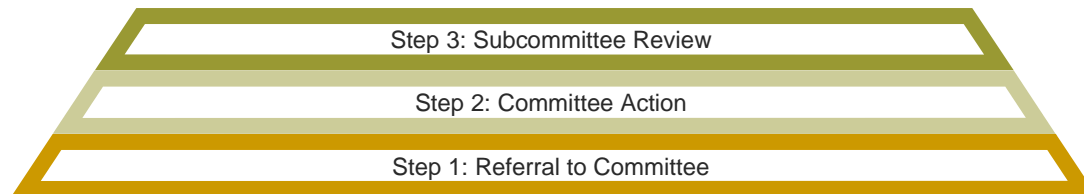
- Bills
- Joint Resolutions
- Concurrent Resolutions
- Simple Resolutions

The official legislative process begins when a bill or resolution is numbered - H.R. signifies a House bill and S. a Senate bill - referred to a committee and printed by the Government Printing Office.



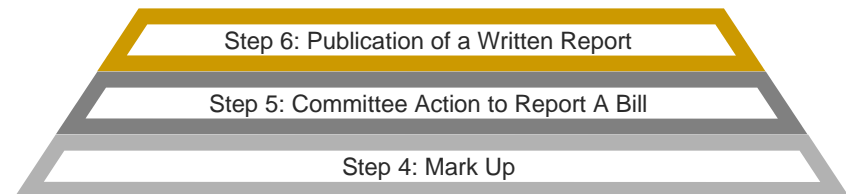
THE LEGISLATIVE PROCESS

- Step 1. Referral to Committee:
 - With few exceptions, bills are referred to standing committees in the House or Senate according to carefully delineated rules of procedure.
- Step 2. Committee Action:
 - When a bill reaches a committee it is placed on the committee's calendar. A bill can be referred to a subcommittee or considered by the committee as a whole. It is at this point that a bill is examined carefully and its chances for passage are determined. If the committee does not act on a bill, it is the equivalent of killing it.
- Step 3. Subcommittee Review:
 - Often, bills are referred to a subcommittee for study and hearings. Hearings provide the opportunity to put on the record the views of the executive branch, experts, other public officials, supporters and opponents of the legislation. Testimony can be given in person or submitted as a written statement.



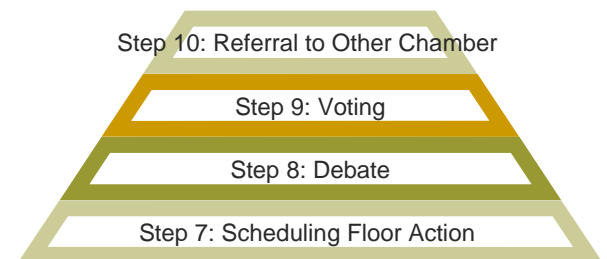
THE LEGISLATIVE PROCESS

- Step 4. Mark Up:
 - When the hearings are completed, the subcommittee may meet to "mark up" the bill, that is, make changes and amendments prior to recommending the bill to the full committee. If a subcommittee votes not to report legislation to the full committee, the bill dies.
- Step 5. Committee Action to Report A Bill:
 - After receiving a subcommittee's report on a bill, the full committee can conduct further study and hearings, or it can vote on the subcommittee's recommendations and any proposed amendments. The full committee then votes on its recommendation to the House or Senate. This procedure is called "ordering a bill reported."
- Step 6. Publication of a Written Report:
 - After a committee votes to have a bill reported, the committee chairman instructs staff to prepare a written report on the bill. This report describes the intent and scope of the legislation, impact on existing laws and programs, position of the executive branch, and views of dissenting members of the committee.



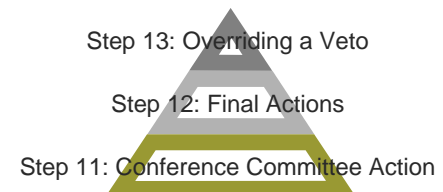
THE LEGISLATIVE PROCESS

- **Step 7. Scheduling Floor Action:**
 - After a bill is reported back to the chamber where it originated, it is placed in chronological order on the calendar.
 - In the House there are several different legislative calendars, and the Speaker and majority leader largely determine if, when, and in what order bills come up.
 - In the Senate there is only one legislative calendar.
- **Step 8. Debate:**
 - When a bill reaches the floor of the House or Senate, there are rules or procedures governing the debate on legislation. These rules determine the conditions and amount of time allocated for general debate.
- **Step 9. Voting:**
 - After the debate and the approval of any amendments, the bill is passed or defeated by the members voting.
- **Step 10. Referral to Other Chamber:**
 - When a bill is passed by the House or the Senate it is referred to the other chamber where it usually follows the same route through committee and floor action. This chamber may approve the bill as received, reject it, ignore it, or change it.



THE LEGISLATIVE PROCESS

- Step 11. Conference Committee Action:
 - If only minor changes are made to a bill by the other chamber, it is common for the legislation to go back to the first chamber for concurrence. However, when the actions of the other chamber significantly alter the bill, a conference committee is formed to reconcile the differences between the House and Senate versions. If the conferees are unable to reach agreement, the legislation dies. If agreement is reached, a conference report is prepared describing the committee members recommendations for changes. Both the House and the Senate must approve of the conference report.
- Step 12. Final Actions:
 - After a bill has been approved by both the House and Senate in identical form, it is sent to the President. If the President approves of the legislation he/she signs it and it becomes law. Or, the President can take no action for ten days, while Congress is in session, and it automatically becomes law. If the President opposes the bill he/she can veto it; or, if he/she takes no action after the Congress has adjourned its second session, it is a "pocket veto" and the legislation dies.
- Step 13. Overriding a Veto:
 - If the President vetoes a bill, Congress may attempt to "override the veto." This requires a two thirds roll call vote of the members who are present in sufficient numbers for a quorum.



[BUILDING SUPPORT]

- If a bill has strong support, the Chairwoman of the Housing Subcommittee will first hold a hearing. Following the hearing, a “mark-up” is normally scheduled at which time the Subcommittee members debate the legislation and a vote is taken. If the bill passes, it then moves to the full Committee, in this case the House Financial Services Committee or the Senate Banking, Housing & Urban Affairs Committee. If the “housing” bill has widespread support, it’s quite possible the Committee Chairman will schedule another mark-up, so that Committee members can discuss the legislation, add amendments, and vote on the proposal.
- if the House Financial Services Committee approves the bill, it then moves to the floor of the House of Representatives. The same thing occurs in the Senate. However, if the bill is not supported by congressional leaders, then it likely will die without a vote.
- On the other hand, if the legislation has broad-based support, a floor vote in both the House and Senate will likely occur. During a floor vote, the bill is debated, amendments are most likely added, and a vote takes place. If identical versions of the bill are passed by the House and Senate, the bill is then sent to the President for his signature. If, however, differing versions of the bill are approved, then a conference committee – comprising the key architects of the bill – is formed to work out the differences.
- If the conference committee is successful in ironing out differences between the House and Senate bills, another vote is taken. If the bill is approved by both bodies, then it goes to the President, who must sign it for the legislation to become law.

[YOUR ROLE]

Now that you know the process for how bills are passed by Congress, we'll need your help once legislation is introduced. NRMLA will help organize a grass roots campaign amongst our membership to help build support. Your job will be to contact your Congressman and Senators to educate them about reverse mortgages and to seek their support for our reforms.