

CONGRESS 101

Understanding the Legislative Process

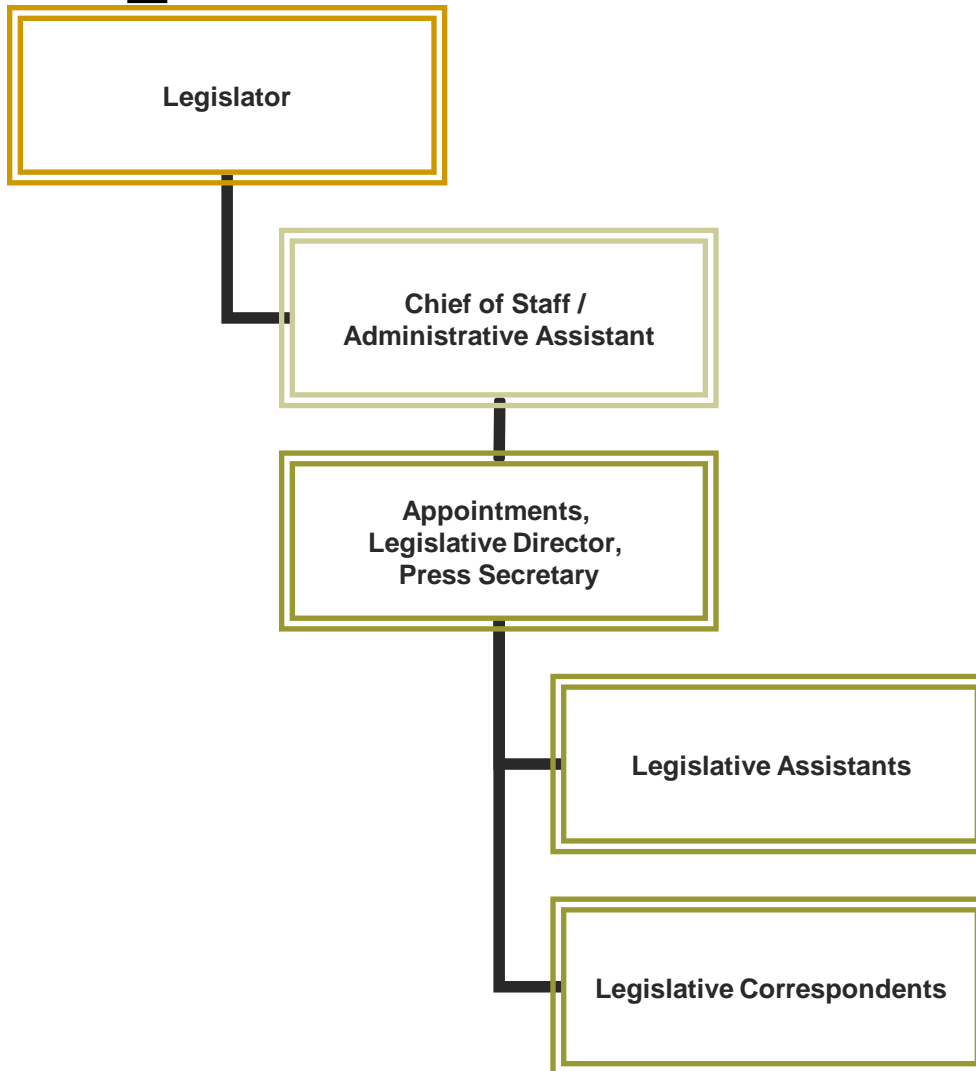
NRMLA CONGRESSIONAL
RELATIONS COMMITTEE



[KEY PLAYERS]

- To get policies enacted, one of the first things that NRMLA must do is meet with key congressional staff – both Democrats and Republicans alike – from the two Housing Subcommittees in Congress to discuss the merits of a proposal. These are the Housing and Insurance Subcommittee, which is part of the Financial Services Committee, and the Housing, Transportation, and Community Development Subcommittee, which is part of the Senate Banking Committee.
- The Housing and Community Opportunities Subcommittee is chaired by **Rep. Wm. Lacy Clay (D-MO)**, while the Chairman of the Financial Services Committee in the House of Representatives is **Rep. Maxine Waters (D-CA)**.
- The Senate Subcommittee on Housing and Transportation is Chaired by **Sen. David Purdue (R-GA)**, while the chairman of the Senate Banking Committee is **Sen. Mike Crapo (R-ID)**.

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. He or she evaluates legislative proposals and constituent requests, and oversees office operations.
- **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 multiple legislative assistants who are experts in different areas (i.e. health issues, taxes, etc.)
- **Press Secretary or Communications Director:**
Builds and maintains 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 constituent problems, e.g., Social Security and Medicare issues, veteran's benefits, and passports.
- **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 signs it and it becomes law. Or, the President can take no action for 10 days, while Congress is in session, and it automatically becomes law. If the President opposes the bill he can veto it; or, if he 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.

[YOUR ROLE]

Even if NRMLA doesn't have a bill to promote, you should get to know your elected representatives. Call the nearest district office and schedule an appointment to introduce yourself. Explain that you are a constituent that offers reverse mortgages in the Representative's district. Provide a brief overview of reverse mortgages and how they have helped area seniors with their retirement needs. By developing a rapport over time, you gain a potential proponent of the program.