



SENATE DEMOCRATS WASHINGTON STATE

Family Security

There is no question that impacts of the national and international recession are being felt here in Washington.

In January, [Employment Security Commissioner Karen Lee](#) noted that, "In barely a year, we've gone from historically low unemployment to record numbers of people applying for unemployment benefits."

While the top priority of the 2009 session is creating more jobs to get people back to work, we also need to help families protect what they have in these uncertain times.

Senate Democrats are offering a family security package to protect families from the worst aspects of the downturn.

Housing security

This recession was induced by the collapse of the housing market. Now more than ever, we must help families who are already having difficulty paying rent or meeting mortgage payments stay in their homes.

We're seeing homeowners in our largest metro areas now upside-down in their mortgages at higher rates than the national average – with one in five homes sold for a loss last year. The latest filings by Realty Trac indicate that the foreclosure filing rate in Washington is up by 72 percent in 2008. Home foreclosures have pushed many owner and renter families into the rental market, driving up rents by increasing demand for housing -- despite falling prices.

We must bring stability back into the housing market, and people's lives.

Because everyone has a right to a safe, secure place to live — especially during difficult economic times – Senate Democrats will move forward with legislation to:

- Expand the capacity of the [Housing Finance Commission](#) to issue bonds for the construction of up to 12,000 new single-family homes or apartment units. This puts affordable roofs over heads and creates jobs at the same time. ([Senate Bill 5452](#))

“When three-fourths of lower-income households pay over a third of their income in rent, we need to get affordable housing construction going again. The Commission can help do this if we broaden their capacity to issue bonds. This is a ‘housing construction and ownership’ stimulus without impacts to the budget.”

[Sen. Claudia Kauffman, D-Kent](#)

- Give homeowners protections to stay in their homes and keep them off the short-sale market. [Senate Bill 5810](#) gives more options, clarity and time for families facing foreclosure to work with lenders, and protects them against lenders who won’t take reasonable steps to work with them.

“We can’t forget about the issues still facing homeowners and tenants in a period where foreclosures are still happening at alarming rates. This is not a time for people to lose their homes needlessly.”

[Sen. Claudia Kauffman, D-Kent](#)

- Prohibit mortgage brokers from receiving special fees called yield spread premiums, which are paid for by borrowers through their residential mortgage. Yield spread premiums, often unknown to the borrower until after their home loan has closed, are cash fees collected by brokers from the lending institution. The fees are based on the difference between the market rate the borrower is qualified to receive from the lender and the higher rate originated by the broker. ([Senate Bill 5858](#))

“These hidden fees are the industry’s dirty little secret that most borrowers don’t know they’re being charged for. It’s time to put an end to the under the table kickbacks and be up front about the fees being charged.”

[Sen. Rodney Tom, D-Medina](#)

- Increase the amount of time renters have to find a new home when they are forced to vacate their home when evicted without cause on their part. ([Senate Bill 5549](#))

“This is a huge problem as more renters are being forced to leave their homes as owners are forced to sell their properties or are facing foreclosure. Giving renters extended notice to vacate will make transitions between homes easier on families.”

[Sen. Jeanne Kohl-Welles, D-Seattle](#)

Employment security

Over 90,000 people applied for unemployment benefits in December – a [92 percent increase](#) in unemployment claims since this time last year. The latest figures show Washington’s unemployment rate at [7.1 percent](#) is the highest it has been since the high-tech bubble burst.

Senate Democrats agree with the Governor that the robust health of the unemployment insurance trust fund provides us with an investment tool to stimulate the economy. We are proposing [Senate Bill 5319](#), which provides a \$45 increase in weekly unemployment benefits to directly and quickly help our neighbors who have lost their jobs. Studies have shown that an increase in unemployment benefits induces spending by unemployed workers, and keeps our economy moving.

The bill also:

Helps 70,000 workers stay in their jobs by expanding our state’s [Shared Work Program](#). This program pays unemployment benefits to workers who have had their hours cut, keeping workers’ paychecks consistent and employers’ workforces strong.

Expands access to state [employment and training programs](#), which provide unemployment benefits to dislocated workers. We propose opening the program to disabled workers, honorably discharged military personnel and low income workers.

“These proposals put money directly in people’s pockets, and help ensure that families already coping with being unemployed or underemployed don’t have to choose between heating their homes or buying groceries while trying to get back to work.”

[Sen. Jeanne Kohl-Welles, D-Seattle](#)

Security for all families

Since the state’s domestic partner registry for gay and lesbian families began in 2007, nearly 5,000 couples living among all 49 legislative districts have registered. [The 2007 legislation](#) established the registry and ensured parity between married couples and domestic partners for 23 state rights and responsibilities. More than 170 were added in [2008 legislation](#), but approximately 283 remain.

[Senate Bill 5688](#), introduced by [Sen. Ed Murray, D-Seattle](#), would finish the domestic partnership effort by changing the hundreds of remaining laws that treat spouses and domestic partners differently. Under the bill, all of the state law rights and responsibilities for married spouses would apply to registered domestic partners in Washington .

“To me, what’s most remarkable about this legislation is how unremarkable it is. I remember the issues we confronted all those years we sought to pass civil rights for gays and lesbians before we finally succeeded in 2006. Since then, we’ve passed not one but two domestic partnership bills. And the sky has not fallen. The public has come a long way on this issue. Many have moved on from the controversy as we’ve moved forward. And so today we move to finish our work to ensure family security for all Washington families.”

[Sen. Ed Murray, D-Seattle](#)

Keeping faith with our values

Part of helping families feel more secure involves looking at the budget and making key investments in programs that reflect our core values as a state.

Children’s health

In 2007 we made a [bold commitment](#) to provide every child in Washington with quality, comprehensive health coverage by 2010 by expanding eligibility for children’s health programs from 250 percent of the federal poverty level to 300 percent.

Now more than ever, Senate Democrats believe we cannot back away from this commitment. We will work with the House to move ahead with plans to extend coverage to 8,000 more kids at a time families need it the most.

“When people lose their jobs, they lose their health care. We are also seeing an alarming number of middle class families facing health care insecurity because premiums for family coverage have become unaffordable to them. Keeping our commitment to Cover All Kids will at least allow families to protect their children.”

Sen. Karen Keiser, D-Kent

General Assistance-Unemployable program

In this time of economic uncertainty, we need to keep our communities strong by keeping the safety net intact, because not protecting the most vulnerable among us leaves us all vulnerable.

The [General Assistance-Unemployable program](#) is a lifeline to thousands of Washingtonians who are physically and/or mentally incapacitated and unemployable. GA-U provides much needed cash and medical benefits to participants and represents our strong commitment to a strong safety net in our state. Cutting this program would negatively impact nearly 21,000 people. Senate Democrats are committed to keeping GA-U strong in the 2009-2011 biennium.

“Many mentally and physically challenged people are currently living one step up from the streets, thanks to the GA-U program. Morally, it doesn’t make sense to eliminate what, for many of these individuals, is their only means of support. For that reason alone, I don’t think Washingtonians would support that happening in their communities. But it doesn’t make fiscal sense either, since we’d only see more costs – financial, human and otherwise – elsewhere in the system.”

Sen. Lisa Brown, D-Spokane