



BROOKLYN'S IN THE HOUSE

NEWS FROM CONGRESSWOMAN YVETTE D. CLARKE

11th CONGRESSIONAL DISTRICT OF NEW YORK

Representing: *Brownsville, Ocean Hill, Crown Heights, Greater Flatbush, East Flatbush, Kensington, Park Slope, Carroll Gardens, Gowanus, Prospect Heights, Prospect Gardens, Grand Army Plaza, Windsor Terrace, Flatbush and Midwood*

July 24, 2009

Minimum Wage Increase

Our nation is experiencing the worst economic recession in more than 70 years. I have joined my Democratic colleagues to keep our promise to help hard working Americans navigate these troubled economic waters. As of July 24, the minimum wage will increase 70 cents to \$7.25 an hour.

Hard working Brooklyn residents will be getting a raise as one of the top Democratic priorities takes effect. This wage increase will stimulate the economy, giving workers enhanced purchasing power to sustain themselves and their families in these difficult times.

Consumers and students are able to take advantage of federal legislation which will help them save money, while promoting our economy and education system.

Take Advantage of New Money Saving Programs

Cash for Clunkers

In June, Congress passed H.R. 2751, the Consumer Assistance to Recycle and Save Act, known as 'Cash for Clunkers.' This program, which began on July 1, 2009 and will be available for one year, allows consumers to trade in their old cars for vouchers worth up to \$4,500 to help pay for new, more fuel-efficient vehicles. Constituents interested in taking advantage of this program are advised to visit the website www.cars.gov

English Language Learning Legislation Introduced



Businessman Freddy Castiblanco and Council Members Julissa Ferraras, and John Lui join Rep. Clarke to announce the legislation

Having a strong command of the English language is essential for success in today's society. However, many immigrants are denied the opportunity to learn English due to the limited number of English Language Learner classes.

The legislation I cosponsored with Sen. Gillibrand, the Strengthen and Unite Communities with Civics Education and English Skills Act of 2009, will increase the number of English Language Learner classes by providing tax breaks for businesses that offer English language classes to their employees.



Dear Neighbor:

Following last week's progress made in the Ways & Means and the Education & Labor Committees, momentum in the House of Representatives for the healthcare reform bill has slowed dramatically due to concerns raised by members of the Energy & Commerce Committee.

Conservative members of the "Blue Dog" Democratic Coalition have continued to voice concerns over the cost structure of the legislation.

In the Senate, Majority Leader Harry Reid announced this week that floor action on the Senate bill would likely be delayed until after the month-long August recess.

While I am disappointed that our momentum has slowed, I remain optimistic that we will pass a comprehensive healthcare reform bill this year. I also remain committed to passing legislation that includes:

- universal coverage;
- a public health plan option; and
- meaningful access to healthcare coverage for employees of small businesses

Sincerely,
Yvette D. Clarke
Member of Congress



Rep. Clarke and Scot Medbury, President of the Brooklyn Botanical Garden, review the project (Photo credit goes to Joseph O. Holmes, courtesy BBG)

Brooklyn Botanic Garden Recognized

I congratulate the Brooklyn Botanic Garden on winning the prestigious Award for Excellence Design for its new Visitor Center. I am proud to have been able to support such an ambitious endeavor through the federal appropriations process. As a native of Brooklyn, having spent much of my youth frequenting the Garden, I am thrilled that it will continue to thrive as a cultural attraction for future generations. The new structure will act as a physical embodiment of green sustainability and as an example of how green technology can positively impact whole communities.

Legislative Spotlight

Effective this month, interest rates on subsidized federal student loans decreased from 6 percent to 5.6 percent. Two more scheduled cuts will decrease the interest rate to 3.4 percent by 2011. A new Income-Based Repayment program goes into effect that caps borrowers' monthly loan payments at just 15 percent of their discretionary income. Critically, after 25 years in the program, borrowers' debts will be completely forgiven. The College Cost Reduction Act (CCRAA), coupled with benefits from the American Recovery and Reinvestment Act, raises the maximum Pell Grant scholarship for the 2009-2010 school years to \$5,350.

The College Cost Reduction and Access Act of 2007 charges the Secretary of Education to cancel the balance of any interest and principal due on any Federal Direct Loan that is not in default for borrowers who have remaining debt after 10 years of full-time employment in public service. The borrower must have made 120 payments in order to obtain this benefit. Only payments made on or after October 1, 2007 count toward the program.

Eligible Loans: Eligible loans include Federal Direct Stafford Loans (Subsidized and Unsubsidized), Federal Direct PLUS Loans, and Federal Direct Consolidation Loans. Private loans of any kind are not eligible

What is forgiven? The remaining interest and principal on a Federal loan is forgiven.

Who is eligible for this program? The borrower must be employed in a "public service job" and has been employed in a public service job during the 120 payment period. For a list of eligible employment please visit the website listed below.

What can prevent loan forgiveness? If a borrower stops working full-time in a public service job, even with just a few of the 120 payments left, they will not receive loan forgiveness. The loan must also be in good standing and not in default.

To receive more information regarding the repayment program, call the US Department of Education at 1-800-557-7392 (TDD 1-800-557-7395) or visit <http://www.finaid.org/loans/forgiveness.phtml>

Military Academy Nominations

Each year, I have the privilege of nominating young men and women for admission to the U.S. Military Academy at West Point, the U.S. Naval Academy at Annapolis, the U.S. Air Force Academy at Colorado Springs and the U.S. Merchant Marine Academy at King's Point.

Candidates interested in seeking a nomination from my office to one of these academies must request a nomination to the academy in writing, in addition to applying directly to the Academy's Admissions office. I will give each selected candidate a nomination to only one service academy. If you contact other nominating sources, such as your U.S. Senators, be certain to confirm their deadlines and application requirements as procedures may differ between offices.

The U.S. Coast Guard Academy manages its own selection process based on a nationwide merit-based competitive process. No congressional nominations are required. All applicants must apply directly to the Coast Guard Academy's Admissions office. For further information, visit their website at <http://www.cga.edu>

Basic Requirements for Service Academy eligibility:

- Must be at least 17, but not yet 23 years-of-age by July 1st of year of admission to the Academy
- Must be a citizen of the United States
- Must be unmarried
- Cannot be pregnant or have legal obligation to support a child or other dependents
- Must meet the medical, physical, and academic requirements of the Academy

Nomination Process and Requirements:

Each member of Congress, either in the House of Representatives or the Senate, is allowed a total of five appointees in each service academy. For each vacancy, I am allowed to nominate ten individuals. Please contact the district office to learn more about vacancies and for an application for nomination.