

SENATOR REID: WORKING FOR NEVADA'S FAITH COMMUNITY

FAITH COMMUNITY

“I have always believed we are better together. While our differences are important, we accomplish more when we focus on what unites us as children of God.”

Sen. Harry Reid

During his time in Washington, Senator Reid has been working to enhance the common good. He has fought tirelessly to make Nevada an even better place to live by promoting economic development, investing in infrastructure, working to help those impacted by the foreclosure crisis, investing in clean energy development, and delivering quality affordable health care. During the recession, which hit Nevada harder than most states, Senator Reid directed millions of dollars to the state in *Recovery Act* funding, lowered taxes for Nevada's families, and provided assistance to distressed homeowners and Nevadans out of work. While the state and the nation continue to face challenges, Senator Reid is confident that through hard work and prayer we can improve our nation and our world.

HIGHLIGHTS OF SENATOR REID'S RECORD FOR NEVADA'S FAITH COMMUNITY

- ★ Senator Reid Worked Hard to Help Nevadans Weather the Great Recession
- ★ Senator Reid Led the Effort to Pass Landmark Health Care Reform Legislation Providing Health Insurance Coverage to Thousands of Uninsured Nevadans
- ★ Senator Reid Led the Senate in Passing the National Service Bill
- ★ Senator Reid is a Champion of Clean Air, Clean Energy, and Protecting Public Lands for Future Generations
- ★ Senator Reid Supported the Volunteer Religious Worker Exemption
- ★ Senator Reid Has Supported Religious Worker Visas
- ★ Senator Reid Led the Fight to Reauthorize and Improve the Children's Health Insurance Program, Known as Nevada Check Up
- ★ Senator Reid Has Consistently Lowered Taxes for Nevada's Working Families
- ★ Senator Reid Has Fought for Nevada's Hungry, and Homeless
- ★ Senator Reid is Fighting to Stop Foreclosures and Keep Nevadans in Their Homes

Senator Reid Worked Hard to Help Nevadans Weather the Great Recession. The 2008 downturn in the national economy hit Nevada particularly hard. From high unemployment and foreclosure rates to rising health care and tuition costs, many Nevada families struggled and continue to face challenges even as the economy is recovering. Senator Reid has worked to help get our economy back on track and prevent this situation from happening again by passing legislation that helps those in need, creates jobs, and provides relief to middle class families and small businesses.

- ★ **American Recovery and Reinvestment Act** With Nevada communities facing high unemployment and state and local budget shortfalls, Senator Reid worked hard to ensure that the *American Recovery and Reinvestment Act* (Recovery Act) invested in our local infrastructure. He helped secure hundreds of millions of dollars to keep our schools open, keep our police on the streets, help grow small businesses, and support job-creating roads projects. The *Recovery Act* has created or saved 29,000 jobs in Nevada. [H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005]
- ★ **Federal Unemployment Benefits** Senator Reid continues to fight for out-of-work Nevadans to make sure they have the unemployment benefits they need to provide for their families as they look for work. In addition to job creating investments to help those who are out of work, providing unemployment benefits is one of the most cost-effective ways to stimulate the economy. After introducing four bills to extend the Emergency Unemployment Compensation (EUC) program between November 20, 2013 and March 4, 2014, six Republican senators finally joined all Democratic Senators to pass a five-month extension of EUC benefits on April 7, 2014. The bill would have extended emergency unemployment compensation, without cuts in benefits, for five months and included retroactive payments for those that had their benefits cut due to a lapse of the program at the end of 2013. The cost for the extension of benefits would have been paid for by offsets elsewhere in the budget, including ending unemployment insurance payments to any individual whose adjusted gross income in the preceding year was \$1 million or more. Senator Reid called on Speaker Boehner and the House of Representatives to move quickly to take up and pass this critical legislation, but the House did not do so before its August recess. [H.R. 264, Senate Vote 162, 06/26/08, P.L. 110-252; H.R. 6867, Voice Vote, 11/20/08, P.L. 110-449; H.R. 1Senate Vote 64, 02/13/09, P.L. 111-005; H.R. 3548, Senate Vote 334, 11/04/09, P.L. 111-092; H.R. 3326, Senate Vote 384, 12/19/09, P.L. 111-118; H.R. 4691, Senate Vote 32, 03/02/10, P.L. 111-144; H.R. 4851, Senate Vote 117, 04/15/10, P.L. 111-157; H.R. 3979]
- ★ **Funding for Needy Families** Senator Reid has worked to ensure the continual extension of the Temporary Assistance for Needy Families (TANF) Supplemental Grants, which sends an additional \$3.7 million per year to Nevada to provide social services and financial assistance to low-income needy families with children. Also, Senator Reid was instrumental in the creation of the TANF Emergency Contingency Fund (ECF) through his leadership in passing the *Recovery Act*. The ECF provided Nevada with an additional \$15.3 million to provide social services and financial assistance to low-income needy families with children. [H.R. 3672, Unanimous Consent, 09/15/05, P.L. 109-68; H.R. 6331, Senate Vote 177, 07/15/08, P.L. 110-275; H.R. 1, Senate Vote 64, 02/13/09, 111-005]
- ★ **Funding for Medicaid** Senator Reid fought to ensure that Nevada received the highest percentage increase in the Federal Medical Assistance Percentage

(FMAP, the Medicaid match rate) of any state as part of the *Recovery Act*. This \$450 million in funding helped Nevada avoid cutting Medicaid and other key programs during the recession. Senator Reid also led the fight to extend this funding in 2010, securing an additional \$79 million for Nevada's Medicaid program. Also, because of the *Affordable Care Act*, commonly referred to as the health reform law, Nevada received additional resources to expand its Medicaid program starting in 2014 to cover childless adults with income of up to 133 percent of the federal poverty level. An additional 104,659 Nevadans enrolled in Medicaid and Nevada Check Up through the end of March 2014. In addition to ensuring coverage for children, parents, seniors, and people with disabilities, Medicaid funding helps states like Nevada retain employees and relieve state funding shortfalls, allowing the state of Nevada to continue to support affordable, quality medical care

that hundreds of thousands of Nevadans rely on every day. [S 3000, Introduced 02/04/10; H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005; H.R. 1586, Senate Vote 228, 08/05/10, P.L. 111-226; www.hhs.gov]

★ **Extending COBRA Coverage** When workers lose their jobs, they often lose their health insurance at the time when they can least afford to go uninsured. Senator Reid ensured that those Nevadans who lost their jobs would have assistance in participating in extended employer coverage through COBRA as part of the *Recovery Act*. Under the *Recovery Act*, eligible workers can receive a subsidy of 65 percent to help defray the cost of continuing their group coverage. Senator Reid is now working on extending the subsidy so that workers continuing to struggle to find employment can continue their coverage. [H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005]

Senator Reid Led the Effort to Pass Landmark Health Care Reform Legislation Providing Health Insurance Coverage to Thousands of Uninsured Nevadans.

Senator Reid worked tirelessly to pass legislation that lowers costs, creates greater choices, and improves the quality of health care for American families. By providing Nevadans with a variety of coverage options and limiting the ability of insurance companies to discriminate against consumers, the *Affordable Care Act* improves access to higher quality health care. Signed into law on March 23, 2010, this landmark legislation provides lower-cost prescription drugs to Nevada seniors, and \$5 billion in tax credits for Nevadans to purchase private health insurance on the state-run health insurance marketplace, called Nevada Health Link. Because of the health reform law, insurance companies can no longer charge women higher rates than men, and they are no longer allowed to deny coverage to people with pre-existing conditions. The law also holds insurance companies in check by requiring health insurance providers to spend at least 80 percent of premiums on care instead of on profits or administrative costs and by requiring insurers to submit any rate increase over 10 percent for review. [H.R. 3590, Senate Vote 396, 12/24/09, P.L. 111-148; H.R. 4872, Senate Vote 105, 03/25/10, P.L. 111-152]

Senator Reid Led the Senate in Passing the National Service Bill. Senator Reid helped pass the *Serve America Act*, to create incentives for more Americans to serve their communities and help tackle many of the nation's serious challenges. The bipartisan bill built on the success of the existing AmeriCorps program by more than tripling the number of volunteers and created new programs that focus on education, health care, clean energy, and veterans. The bill raised the stipend for AmeriCorps volunteers to finally match the maximum Pell Grant and

created fellowships for people 55 and older, as well as summer positions for middle- and high-school students. In tribute to victims of the 2001 terrorist attacks, the legislation designated September 11th as a day of service and remembrance. Nevada has received tens of millions in service funding since 2003, thanks in part to Senator Reid's leadership. [H.R. 1388, Senate Vote 115, 03/26/10, P.L. 111-013; Corporation for National & Community Service]

Senator Reid Is a Champion of Clean Air, Clean Energy, and Protecting Public Lands for Future Generations.

Senator Reid understands that we have an obligation to safeguard and improve our environment for our children and grand-children. By helping foster a competitive business environment for renewables, spurring investment in clean energy, and hosting seven National Clean Energy Summits in Las Vegas, Senator Reid has demonstrated his commitment to making Nevada a clean energy leader. Senator Reid also continues to work to conserve our natural resources for generations to come. He authored legislation protecting and designating Great Basin National Park, Red Rock Canyon National Conservation Area and Sloan Canyon National Conservation Area. Senator Reid has also worked for decades to improve the health and clarity of Lake Tahoe's famed blue waters.

Senator Reid Supported Volunteer Religious Worker Exemption. Senator Reid was instrumental in ensuring that religions could not be prosecuted for utilizing volunteer religious workers, even if those volunteers were undocumented. Since the passage of the bill in 2006, Senator Reid has protected that provision from being amended and ensured that the Department of Homeland Security did not make any detrimental changes to it when it issued related regulations. [H.R. 2744, Senate Vote 282, 11/03/05, P.L. 109-097]

Senator Reid Has Supported Religious Worker Visas. Religious Worker Visas (R-1 visas) are used to bring foreign church-sponsored religious workers into the United States. After hearing from concerned religious organizations over a push that would have required R-1 applicants to receive a salary from the religious organization sponsoring them, Senator Reid contacted the Secretary of Homeland Security and encouraged the Secretary to not make changes the R-1 visas that would be detrimental to missionary programs. Additionally, Senator Reid has protected R-1 visas from legislative amendments, which have arisen on several occasions. The Religious Worker Visa rules have not been changed, and the religious organizations are still able to call upon foreign missionaries to serve in the United States. [S.Amdt. 1428 to H.R. 2892, Introduced 07/08/09]

Senator Reid Led the Fight to Reauthorize and Improve the Children's Health Insurance Program, Known as Nevada Check Up.

Access to high-quality and affordable health care is important for all Nevadans, but especially for our growing children. Senator Reid helped strengthen the Nevada Check Up program by leading the Senate in passing the *Children's Health Insurance Program Reauthorization Act* of 2009. This reauthorization ensures health care for thousands of children across Nevada whose parents earn too much for Medicaid, but not enough to afford private insurance. Thanks to this expansion, tens of thousands of children in Nevada are eligible to get the doctor visits and medicines they need when they are sick and the checkups they need to stay well. The bill provided

\$100 million in new grants to state outreach and enrollment efforts and added \$200 million in grants to states to improve dental coverage for children. And the *Affordable Care Act* extended CHIP funding through fiscal year 2015 and provided an additional \$40 million in federal dollars for continued Medicaid and CHIP outreach and enrollment efforts. [H.R. 2, Senate Vote 31, 01/29/09, P.L. 111-003; Families USA, January 2009; www.medicaid.gov]

Senator Reid Has Consistently Lowered Taxes for Nevada's Working Families. Nevadans and Americans are paying less in taxes thanks to Senator Reid's work in Congress. Senator Reid has led the way in easing Nevada's tax burden and providing tax benefits for hard-working Nevada families.

- ★ **Senator Reid Provided Tax Relief for Working Americans through the Making Work Pay Tax Credit.** The Making Work Pay tax credit, enacted as part of the *Recovery Act*, lowered the tax bills for 95 percent of Nevada workers by as much as \$400 for individuals and \$800 for married couples. The credit increased the take-home pay for 120 million American households for 2009 and 2010. [H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005]
- ★ **Senator Reid Made the Child Tax Credit Available to More Families.** The *Recovery Act* made the full Child Tax Credit available to more families for 2009 and 2010 by lowering the earnings threshold from \$8,500 to \$3,000. Under Senator Reid's leadership, the *American Taxpayer Relief Act* permanently established the Child Tax Credit to \$1,000 per child and extended the \$3,000 earnings threshold through the end of 2017. [H.R. 1, Senate Vote 64, 02/13/09, 111-005; H.R. 8, P.L. 112-240]
- ★ **Senator Reid Fought to Make the Tax Code Fairer for Nevada Taxpayers.** Senator Reid fought in 2004 to reinstate the deduction for state and local sales taxes as a matter of fairness for states like Nevada that choose not to impose an income tax. The deduction was reinstated on a temporary basis and through the efforts of Senator Reid has been extended for each year thereafter. While the sales tax deduction expired at the end of 2011, Senator Reid worked hard to extend the State and Local Sales Tax deduction retroactively through 2013 with the passage of the *American Taxpayer Relief Act*. Senator Reid continues to recognize the importance of the state sales tax deduction and will work to make it permanent. [H.R. 4520, Senate Vote 211, 10/11/04, P.L. 108-357; H.R. 6111, Senate Vote 279, 12/09/06, P.L. 109-432; H.R. 1424, Senate Vote 213, 10/1/08, P.L. 110-343; H.R. 8, P.L. 112-240]
- ★ **Senator Reid Expanded the Earned Income Credit to Help Working Families.** The *Recovery Act* provided tax relief for working families by making improvements to the Earned Income Credit. The Act increased the credit to 45% for families with three or more children and provided relief from the "marriage penalty" by increasing the income level at which married couples begin to lose the credit. Senator Reid worked hard to ensure that the changes to the Earned Income Credit provided under the *Recovery Act*, which were set to expire at the end of 2012, were extended through the end of 2017 with the passage of the *American Taxpayer Relief Act*. [H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005; H.R. 8, P.L. 112-240]
- ★ **Senator Reid Was Instrumental in Ensuring Tip Tax Agreements for Nevada Workers.** These are voluntary agreements between the IRS, the

employer, and tipped employees that make it easier for employees to comply with the law and avoid time-consuming and burdensome IRS audits. [Las Vegas Review Journal, April 11, 2003]

★ **Senator Reid Protected Middle-Class Families from the Alternative Minimum Tax.**

The Alternative Minimum Tax (AMT) was originally enacted in response to reports that some wealthy individuals paid no federal income tax. However, the AMT was not indexed for inflation and an increasing number of middle-income families will be subject to this tax if no action is taken to provide relief. The *Recovery Act* protected the nearly 95,000 Nevada taxpayers who would otherwise have been subject to the AMT in 2009. Senator Reid worked hard to extend AMT relief for an additional three years in the budget passed by the 111th Congress. The *American Taxpayer Relief Act* permanently indexed AMT for inflation, protecting taxpayers from owing the government based solely on inflation. [H.R. 1, Senate Vote 64, 02/13/09, 111-005; Senate Vote 185, S. 896, 05/6/09, P.L. 111-022]

★ **Senator Reid Advocated for Marriage Penalty Relief.**

Many families are affected by the marriage penalty. In certain situations, married couples pay higher taxes than they would if they were two individuals filing separately. This "marriage penalty" was substantially reduced for most taxpayers in 2001, but that relief expired at the end of 2010. Senator Reid has also fought to make the tax code fairer for Nevada taxpayers and successfully advocated

to extend marriage penalty relief permanently in the budget passed by the 111th Congress. [Senate Vote 173, S.Con.Res. 13, 04/29/09]

★ **Senator Reid Supports Extending Tax Relief.**

Many of the tax provisions in the *American Taxpayer Relief Act* expired at the end of 2013, and must be extended to continue helping Nevadans and countless Americans who were hurt in the economic downturn. Senator Reid introduced the *Tax Extenders Act* of 2013 to address these issues and extend these credits before they expired. This legislation would extend tax provisions that bolster Nevada's working families, homeowners, small business owners, students, and teachers by saving money and growing our economy. Unfortunately, Senate Republicans blocked efforts to provide tax certainty at the start of 2014. Additionally, the Senate Finance Committee passed the *Expiring Provisions Improvement Reform and Efficiency Act* (EXPIRE Act) which extends these tax cuts for two years. This bipartisan bill includes amendments from both Republicans and Democrats, and was unanimously approved by the committee. Unfortunately, all but one Senate Republican voted against the *EXPIRE Act* before the full Senate, and it failed passage by only 7 votes. Senator Reid will continue to push for this legislation to extend all of the tax credits that expired at the end of 2013, including credits for individuals, businesses, and clean energy improvements. [Introduced 12/19/2013; S.2260, Considered 05/07/2014]

Senator Reid Has Fought for Nevada's Hungry and Homeless. Nevada has been hit hardest by the downturn in the housing and jobs markets and thousands of Nevadans continue to struggle to make ends meet, feed their families, and keep a roof over their head. Especially given Nevada's current economy, Senator Reid understands the challenges that many families face in meeting their basic needs and the importance of programs that help parents

and children deal with difficult economic conditions. Throughout his career, Senator Reid has supported several programs to serve these families and help end the cycle of poverty that plagues our communities.

- ★ **Senator Reid Fought for Funding to Provide Food for Families and Children** With the leadership of Senator Reid the *Food, Conservation and Energy Act* of 2008, known as the Farm Bill, was enacted with an increase of \$10 billion in new funding for food stamps, called the Supplemental Nutrition Assistance Program (SNAP). SNAP is the largest food assistance program in the country. In Nevada alone, nearly 361,000 people rely on SNAP to help put food on the table. The *Recovery Act* increased SNAP/Food Stamps benefits by about 19 percent for the next 4 years, eased eligibility for certain jobless adults without dependents, and provided states with extra funding to administer the program. Additionally, as part of the FY2010 Agriculture Appropriations bill, Senator Reid made sure Nevada is eligible to participate in the federally-reimbursed Afterschool Supper Program. This program allows the state of Nevada to be reimbursed for providing a supper to children up to 18 years old who would otherwise go hungry. Senator Reid also championed the passage of the *Healthy Hunger-Free Kids Act* of 2010, known as the *Child Nutrition Act*, through the Senate. The bill funds free and reduced-price school meals for children who need them, while increasing funding so schools can provide better-quality meals and reduce the paperwork for parents to enroll their children in meal programs. [H.R. 2997, Senate Vote 318, 10/08/09, P.L. 111-080; H.R. 6124, Senate Vote 151, 06/18/08; H.R. 1, Senate Vote 64, 02/13/09, P.L. 111-005; S. 3307, Unanimous Consent, 08/05/10]
- ★ **Senator Reid is Fighting to Combat Homelessness Across the State.** The issue of homelessness in our communities has gained increased exposure in light of the home foreclosure crisis and reports of encampments in Nevada and around the country. In greater Las Vegas alone, some 8,500 people, including children, have been forced out of their homes and onto the street. Senator Reid has supported funding and legislation to provide assistance for homeless families. As an example, he was a cosponsor of the *Community Partnership to End Homelessness Act*, which would have boosted the Department of Housing and Urban Development's homelessness assistance grants by \$350 million and allocated \$250 million for homelessness prevention initiatives. Senator Reid will continue to fight for Nevada's fair share of federal funding to help ensure families have a secure home. [S. 1518, Introduced 05/24/07]
- ★ **Senator Reid Worked to Provide Funding to Help More Homeless Children Enroll, Attend, and Succeed in School.** The *Recovery Act* included \$70 million for the McKinney-Vento program, the primary federal initiative for youth homelessness. Nevada schools, which have seen an increase in the number of homeless youth, received an additional \$525,000 in McKinney-Vento funding. School districts across the state used these funds to provide homeless students with a variety of supports, such as tutoring, school supplies, and counseling, among others, to help maintain some stability with their education. [H.R. 1, Senate Vote 64, 02/13/09, 111-005]

★ **Senator Reid is Fighting to Stop Foreclosures and Keep Nevadans in Their Homes.**

Nevada remains among the states hit hardest by the housing downturn and continues to have some of the highest foreclosure rates in the nation, which is why Senator Reid made foreclosure prevention a priority and has worked hard to keep this problem from growing. During the housing crisis, Senator Reid called on the Obama Administration to establish more-aggressive housing programs, helped create incentives for investment in the housing market, provided billions of dollars in resources to housing counselors and local communities to help keep families in homes and stabilize neighborhoods, and worked hard to reform the financial services industry to prevent fraud and unnecessary foreclosure in the future.

★ **Senator Reid Demands Real Help for Nevada**

During the housing crisis, hearing firsthand many complaints from Nevadans about Bank of America's responsiveness to struggling homeowners, Senator Reid urged the CEO of Bank of America to allocate more resources to Nevada. In response, Bank of America agreed to set up a 1-800 hotline exclusively for Nevada homeowners who have a mortgage with Bank of America, open three homeownership resource centers in Henderson, Las Vegas, and Reno for customers struggling with their mortgage, and devote a team of Bank of America loan specialists to work alongside Senator Reid's staff on housing casework.

★ **Fought for Foreclosure Mitigation Initiatives to Help Distressed Homeowners**

Senator Reid urged the Obama Administration to provide additional resources to states hit hardest by the housing crisis, which resulted in the creation of the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets ("HFA Hardest Hit Fund"). In the first round of the program, the Administration allocated \$1.5

billion to five states, including Nevada, where housing prices have fallen more than 30%. The Nevada Housing Division received \$102.8 million to design and fund programs to assist unemployed home owners as well as borrowers who owe more than their home is now worth. [Letter to Secretaries Geithner and Donovan, 12/18/09]

★ **Helped Homeowners Facing Negative Equity**

The Hope for Homeowners (H4H) Program is the first federal initiative addressing the negative equity that so many Nevadans face and several experts consider a driving force behind foreclosures. In 2009, Senator Reid supported broadening the H4H Program and providing legal safe harbor for all servicers to modify loans without facing frivolous lawsuits in the *Helping Families Save Their Homes Act*. [H.R. 3221, Senate Vote 186, 07/26/2008, P.L. 110-289; S. 896, Senate Vote 271, 05/19/09, P.L. 111-22]

★ **Fought for Homeowners in Bankruptcy**

To help distressed homeowners that turn to bankruptcy as a last resort, Senator Reid voted to include provisions in important housing legislation that would permit bankruptcy judges to modify mortgages on primary residences. [S.Amdt. 4388, Senate Vote 88, 04/03/08; S.Amdt. 1014, Senate Vote 174, 04/30/09]

★ **Stood Up for Main Street**

When the Bush Administration requested that Congress pass the *Emergency Economic Stabilization Act* to bailout Wall Street, Senator Reid fought to include foreclosure relief provisions to help homeowners on Main Street. These provisions paved the way for the Obama Administration to initiate the Making Home Affordable Program and the HFA Hardest Hit Fund. [S.Amdt. 5685, Senate Vote 212, 10/01/08; H.R. 1424, Senate Vote 213, 10/01/08, P.L. 110-343]

- ★ **Provided Aide to Homeowners Seeking Short Sales** Senator Reid also garnered support to provide homeowners seeking a short-sale resolution a tax income exemption for mortgage debt forgiveness discharged between January 1, 2007, and December 31, 2013. [H.R. 3648, Unanimous Consent, 12/14/2007, P.L. 110-142; H.R. 1424, Senate Vote 213, 10/01/08, P.L. 110-343]
- ★ **Repeatedly Increased Funding for Housing Counseling Services** In an effort to help distressed homeowners to better withstand the housing crisis, Senator Reid has fought to increase funding to housing counseling agencies. In 2008, Senator Reid voted in support of increasing housing counseling resources by \$100 million. In 2009, Senator Reid helped direct \$50 million for the Department of Housing and Urban Development (HUD) Housing Counseling Assistance Program, and \$20 million for other additional resources and counseling agencies. He insisted that up to \$5 million of the latter sum be used for advertisements that will bring greater awareness to the mortgage crisis in non-English speaking communities, and \$5 million be used for additional personnel in the Office of Fair Housing and Equal Opportunity. [S.Amdt. 4397, Senate Vote 89, 04/03/08; S. 896, Senate Vote 185, 05/06/2009, P.L. 111-022]
- ★ **Fought for Neighborhood Stabilization Funds** Senator Reid urged HUD Secretary Shaun Donovan to allocate additional Neighborhood Stabilization resources to southern Nevada after the community failed to secure a second round of funds. This effort resulted in a commitment of up to \$1.3 million in emergency technical assistance to Las Vegas and Clark County in order to ensure the effectiveness of their neighborhood stabilization programs. Senator Reid also worked with Secretary Donovan to get additional Neighborhood Stabilization funds redirected from other locations to Nevada, resulting in a commitment of an additional \$60 million in needed resources. [Letter to Secretary Donovan, 01/14/2010]
- ★ **Committed to Reforming the Financial Services Industry to Prevent Fraud and Unnecessary Foreclosures** In an effort to strengthen the federal criminal laws to prosecute those involved in the financial and mortgage fraud that contributed to the global financial crisis, Senator Reid shepherded passage of the *Fraud Enforcement and Recovery Act*. He also increased resources for law enforcement personnel to combat these crimes. To help understand the causes of the financial crisis and prevent it from occurring again in the future, Senator Reid supported establishing the Financial Markets Commission to examine all causes, domestic and global, of the current financial and economic crisis in the U.S. [S. 386, Senate Vote 171, 04/28/09, P.L. 111-021; Senate Vote 161, S.Amdt. 995, 04/22/09]