

Virginia Organizing is a statewide grassroots organization that brings people together to create a more just Virginia. Our legislative priorities reflect our goals as an organization seeking justice in the Commonwealth.

HEALTH CARE

Support the expansion of the Medicaid program under the Affordable Care Act to serve over 400,000 Virginians from low-income working families that currently have no health care insurance.

- In the Affordable Care Act decision last year, the U.S. Supreme Court ruled that states may expand the Medicaid program to cover more people who cannot afford to purchase insurance. By extending Medicaid, Virginia would be able to cover over 400,000 Virginians. This is almost half the uninsured in Virginia. Under expanded Medicaid, individuals with annual incomes of approximately \$15,000 and families of four with annual incomes of approximately \$31,000 would be covered.
- For states that expand Medicaid, the Affordable Care Act **requires** that federal funding cover 100 percent of costs for the first three years of its implementation followed by at least 90 percent federal funding thereafter. States will not be forced to implement the Medicaid expansion if federal financial participation is less than promised.
- Both the Kaiser Family Foundation and the Virginia Department of Medical Assistance Services estimate approximately \$2 billion in annual federal funds for Virginia during the next five to ten years, respectively. With a new projected state cost of only \$1.1 billion over the entire ten year period, it is estimated that more than 30,000 health care jobs will be created by the expansion of Medicaid.
- Federal funds will replace much of the state's current general fund expenditures for providing emergency care to the uninsured in hospitals throughout Virginia, resulting in **less cost to Virginia** over the next six years than if we did not expand Medicaid.



IMMIGRATION

Support policies that preserve intact families, strike a balance between enforcement and compassion, and do not result in discriminatory policing.

- Until the U.S. Congress enacts comprehensive immigration reform, we should not waste our resources and the efforts of public employees by having them assume federal responsibilities.
- Virginia already has a law permitting the legal status of arrested persons to be checked by jail personnel. We do not need a copycat law in Virginia providing law enforcement officers on the street, who have a "reasonable suspicion" that an individual is not in this country legally, with the authority to check into one's legal status. Such a law is an invitation to discriminatory policing, intentional or otherwise, and the unequal treatment of individuals.
- Reuniting families is essential to the well-being of our communities. The government should work to keep families together, not separate them. Enforcement of our immigration laws should be *targeted, proportional* and *humane*. Undocumented immigrants have broken a civil law, not a criminal law, and should not be treated as criminals.

PREDATORY LENDING

Support a 36 percent cap on interest rate for lending in Virginia and support licensing and reporting requirements for lenders offering open-end loans.

- Predatory lenders impose unfair, deceptive, and abusive loan terms on borrowers in vulnerable circumstances.
- Protect Virginia families in difficult financial circumstances by supporting a 36 percent cap on annual interest rates for all lending in Virginia.
- Only open-end loans are currently totally unregulated in Virginia with no interest rate cap. Lenders take advantage of this loophole by charging 25-30 percent interest PER MONTH. As a first step to protecting Virginia consumers, we should require open-end lenders to do what all other lenders in Virginia do: be licensed and required to report on their operations to the Bureau of Financial Institutions of the State Corporation Commission.

URANIUM MINING

Oppose any efforts to lift the uranium mining ban in Virginia that has protected the well-being of Virginians for more than 30 years.

- Uranium mining in Virginia would jeopardize the health of Virginia residents. Not only are there grave concerns for the communities where mining would take place, the cities of Hampton Roads are dependent upon drinking water from Lake Gaston, downstream from the Pittsylvania County mining site.
- Twenty three counties, cities and towns have passed resolutions calling on the General Assembly to preserve the ban, including Norfolk, Virginia Beach, Chesapeake, Portsmouth, Roanoke and Danville.
- Lifting the ban on uranium mining will jeopardize our drinking water, public health and local economies, including property values.

BUDGET AND REVENUE

Support a balanced approach to Virginia's budget needs that includes increasing revenue without draconian budget cuts affecting Virginians most in need.

- In response to the Great Recession and the resulting revenue shortfalls, the General Assembly raised no significant new revenue to meet the resulting budget crisis. Instead, we relied on a combination of budget gimmicks and program cuts to balance the budget on the backs of Virginians in need.
- We need a balanced approach that includes new revenue instead of a cuts-only approach. In doing so, we need to recognize that our state and local tax system is already regressive, relying on sales tax and an almost flat income tax structure that is unfair to low- and middle-income families. The wealthy need to pay their fair share in taxes.
- Virginia's transportation system is severely underfunded and no money is expected to be available for the construction of new roads and highways in less than five years. With our economy dependent on this critical infrastructure, it is time to support new revenue to fund a system that has been provided no new funding since 1986. We urge the 2013 General Assembly to enact legislation to raise the new revenue needed now.



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