

New Jersey Citizen Action**2011 Candidate Questionnaire for State Senate & Assembly**

Candidate Name: Craig Coughlin
Office & District Sought: 19
Party Affiliation: Democratic
Phone: 732-512-9777
Fax:
Email: CoughlinforAssembly@Gmail.com
Mailing Address: 1 Stern Place
City, State & Zip Code: Fords, NJ 08863
Name of Individual in Questionnaire: Craig Coughlin

Circle appropriate answer**Election Reform:**

- (1) Do you support/oppose voluntary public financing (clean elections) for New Jersey's legislative races?
Support **Oppose**
- (2) Do you support/oppose banning the practice of "wheeling", which would prohibit the transfer of political action committee (PAC) funds from one PAC to another?
Support **Oppose**

Work and Family:

- (3) Did you support/Oppose S2937/A4133, which made various changes to pension and health care benefits for public employees?
Support **Oppose**
- (4) Do you Support/Oppose the collective bargaining right of public employees, wherein contributions are negotiated rather than imposed by legislation?
Support **Oppose**
- (5) Do you Support/Oppose legislation to guarantee a minimum number of earned paid sick days for all NJ workers?
Support **Oppose**

I hold my opinion on this subject until I become more familiar with the pros and cons of this specific issue. I suspect that this bill would become very controversial and would require my full consideration. I would be interested in learning more about this issue.

- (6) Do you Support/oppose upholding New Jersey's law on family leave insurance?
Support **Oppose**

- (7) Do you Support/Oppose increasing the minimum wage for all NJ workers and indexing it to increase in the cost of living?
Support **Oppose**

Yes, I absolutely support increasing the minimum wage for all NJ workers and tying it to the cost of living; however, I would need to weigh the timing of such a vote, in light of today's fragile economic climate. Maintaining the minimum wage at a fair and reasonable level is crucially important to me.

Good Government:

- (8) Do you Support/Oppose allowing towns and municipalities to opt-out of Civil Service (A25280)?
Support **Oppose**

Quality, Affordable Health Care:

- (9) Do you Support/Oppose S2899, which would restore State funds for family planning services and would reinstate Medicaid coverage for such services?

Support **Oppose**

- (10) Did you Support/Oppose A3636/S2443, which seeks to establish a Medicaid Accountable services (ACO) demonstration project within the Department of Human Services?

Support **Oppose**

- (11) Do you Support/Oppose A1930/S2553 the "NJ Health Benefit Exchange Act", which seeks to establish a new consumer-friendly marketplace where individuals and small businesses can shop for health insurance?

Support **Oppose**

- (12) Do you Support/Oppose Governor Christie's proposal to apply for a federal Medicaid Waiver that would allow the state to cut parent eligibility for NJ FamilyCare from 133% to 25% of the Federal Poverty Line?

Support **Oppose**

- (13) In the FY2011 Budget Governor Chris Christie eliminated access to NJ FamilyCare for all legal immigrant parents who have not held legal resident status for at least 5 years. Do you Support/Oppose restoring access for all legal immigrant parents to NJ FamilyCare?

Support **Oppose**

Community Reinvestment, Fair Housing:

- (14) Do you Support/ Oppose the NJ Law Revision Commission's recent landlord/tenant project, which would rewrite all landlord/tenant law if enacted by the Legislature?

Support **Oppose**

I have not yet review the NJ Law Revision Commission's recent proposals, but I am familiar that a report has been published and legislation is expected to be introduced. I

do understand that the revisions would have a significant impact on decades worth of legislative precedents. I plan to thoroughly review the pending legislation. If Citizen's Action has information, I would be appreciative of your position on the issue.

- (15) Do you Support/Oppose Linked Deposit legislation where a financial institution's eligibility for business involving state funds is tied to its lending practices and community reinvestment standards? This would incentivize lending institutions to better serve disadvantage borrowers (including first time homebuyers, small business owners, women and minorities) in the form of the State's financial deposits
- Support Oppose

The above proposal sounds very positive and I would be interested in learning more about the legislation.

- (16) In the FY2011 Budget Governor Christie eliminated the Mortgage Assistance Program, which provides grants to qualified agencies to provide foreclosure prevention services including counseling, legal assistance, assistance with loan modification and other activities as well as to provide emergency loans to homeowners experiencing difficulty making mortgage payments as a result of temporary hardship. Do you Support/Oppose restoring funds to the Mortgage Assistance Fund?
- Support Oppose

- (17) How do you propose to assist homeowners who have lost their homes due to foreclosure and are unable to rent an apartment or purchase a second home due to their damaged credit?

I would consider the establishment of a government supported program to provide insurance of rent payment at reasonable rates for a short period.

Budget and Fair Taxes:

- (18) Do you Support/Oppose Governor Christie's FY2012 Budget?
- Support Oppose

I voted in support of the Democrat's version of the FY2012 State Budget.

- (19) In the FY2011 Budget Governor Christie permanently reduced the state Earned Income Tax credit (EITC) to 20% from 25% of the federal level. Do you support reinstating the state EITC to 25% in FY2013 Budget?
- Support Oppose

- (20) Do you Support/Oppose restoring the FY2010 state income tax rate, which increased the tax rate from 6.37% to 8% for those making between \$400,000-\$500,000; from 8.97% to 10.25% for those making between \$500,000 and \$ 1 million from 8.97% to 10.75% for those making \$1 million and above?
- Support Oppose

I support the increase of the highest Income Tax bracket in New Jersey only as long as the money is tied directly to property tax relief such as School Aid or the full restoration of the Senior Freeze and/or Homestead Rebate program. I believe that all New Jerseyans should share in the sacrifice, especially those wealthiest among us.

(21) Do you Support/Oppose adjusting New Jersey's income tax to more closely reflect ability to pay?

Support **Oppose**

Fair and Affordable Utility Rates:

(22) Do you Support/Oppose the deregulation of telecommunications and cable industries as outlined in S2664/A3766?

Support **Oppose**

(23) Do you Support/Oppose full funding for New Jersey's Universal Service Fund, which sets electricity and gas rates for NJ's low income families based on income and energy usage?

Support **Oppose**

(24) Do you Support/ Oppose Governor Christie's decision to take \$158 million of ratepayer money from NJ's Clean Energy Fund, which is designated to finance energy efficiency improvements in businesses, home and creating jobs, to plug nonrelated shortfalls in the FY2011 budget?

Support **Oppose**

As I have told the Environmental groups, I was not pleased with the inclusion of language that raided the NJ Clean Energy Fund for General Fund purposes; however, the Budget needed to be balanced and the fund fell victim to another difficult budget season.

(25) Do you Support/Oppose S2032/A1188, which would ban formula based utility rates for all utilities including electric companies and water and sewerage authorities?

Support **Oppose**

I need to further consider this legislation.

Quality Public Education:

(26) Do you Support/ Oppose private school vouchers?

Support **Oppose**

(27) Do you Support/Oppose giving local communities the ability to decide if a new charter school should be able to open and draw students and resources from their district?

Support **Oppose**

(28) Do you Support/Oppose increasing the financial and educational transparency and

accountability of all charter schools?

Support **Oppose**

(29) Do you Support/Oppose allowing for-profit entities to manage public schools?

Support **Oppose**

(30) Do you Support/Oppose the Opportunity Scholarship Act (S21872/A2810), which would establish a pilot program in the Department of the Treasury to provide tax credits for contributions to entities that provide tuition scholarships to children in certain urban enterprise zone municipalities?

Support **Oppose**

(31) Do you Support/Oppose providing in-state tuition to students having graduated from New Jersey high schools but who do not have Social Security numbers?

Support **Oppose**

(32) Do you Support/Oppose providing access to universal early childhood education and adequately funding the program?

Support **Oppose**

I believe that we should continue on our path towards narrowing the achievement gap in economically-disadvantaged communities via our early childhood education programs, but it must be within the context of what we as a state can afford in terms of providing universal access to children in wealthier communities.

(33) Do you Support/Oppose the School Funding Reform Act of 2008, which distributes state aid to schools based on enrollment, with extra resources going to districts with higher concentrations of children in poverty, special needs or limited English proficiency?

Support **Oppose**

(34) Do you Support/ Oppose fully funding the School Funding Reform Act's formula for education aid?

Support **Oppose**

Auto Insurance:

(35) Do you Support/Oppose S170/A1747, which would ban the use of occupation and Education as rating and underwriting factors in New Jersey's auto insurance market?

Support **Oppose**

Civil Rights:

36) Do you Support/Oppose legislation that establishes marriage equality, granting same-sex relationships equal status under New Jersey law?

Support **Oppose**

Consumer Protections:

(37) Do you Support/Oppose the right of people injured by medical negligence to be treated fairly by the court system?

Support **Oppose**

(38) Do you Support/ Oppose preserving the right of New Jersey auto accident victims to receive medical care from doctors and medical professional of their choosing?

Support **Oppose**

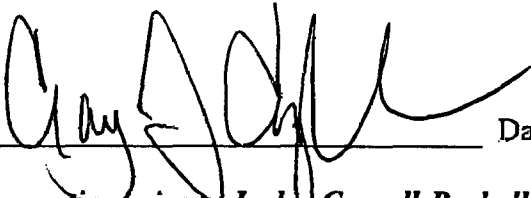
(39) Do you believe that a strong civil justice system is important for injured consumers?

Yes, I unequivocally believe that we need a strong civil justice system to protect injured consumers.

(40) Do you Support/Oppose any weakening of New Jersey's Consumer Fraud Act?

Support **Oppose**

Please Provide Any Additional Information or Comments:

Candidate Signature  Date: 9/19/11

Please fax completed questionnaire to Jackie Cornell-Bechelli, NJ citizen Action Legislative/Political Director at 732.214.8385 or jackiec@njcitizenaction.org by Friday, September 16, 2011.