President Barack Obama's proposal to help homeowners refinance at lower interest rates is getting a lukewarm reception from California lawmakers from both parties.

The president proposed a simpler mortgage form, a Homeowners' Bill of Rights and expansion of an existing federal program to allow homeowners with underwater mortgages to refinance.

Democratic Congresswoman Zoe Lofgren of San Jose says some ideas are "quite good." But, says Lofgren, "unfortunately, a large portion of it would require legislation, and we have seen that the Republicans here that control the House are unwilling to pass legislation."

Republican Congressman John Campbell of Irvine is no fan of the Obama plan. He says a lot of people on Capitol Hill **"suspect, like many things that are happening right now, particularly from the president, that this is a campaign-oriented proposal and not something that is intended to actually ever become law."**

Neither lawmaker expects any housing legislation to be voted on by the House before the November election.