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Amendment Floor Report for HB 1550 – Tuesday, April 2, 2019

<p>Lozano 860418</p>	<p>This amendment includes the Port of Corpus Christi Authority (POCCA) to be reviewed by the Sunset Commissioner as a state agency, but establishes that the POCCA may not be abolished. The review shall be conducted as if the authority were scheduled to be abolished September 1, 2021, and every 12th year after that. The amendment states that the review must assess the authority’s governance, management, and operating structure, as well as their compliance with legislative requirements. The Sunset Commission shall determine the cost and the authority shall pay the cost incurred for performing their review.</p>	<p>Will of the House</p>
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Amendment Floor Report for HB 1442 – Tuesday, April 2, 2019

<p>Bernal 860422</p>	<p>This amendment states that a credit services organization cannot assist or provide advice on obtaining an extension of consumer credit unless the credit services organization finds the consumer is able to repay in cash or make all known debt payments at the same time. The credit services organization cannot make an extension of credit without first obtaining all of a consumer’s documentation and determining that the consumer can first repay that extension of credit. This amendment would help ensure a consumer is not given an extension of credit greater than they are able to repay, which would further worsen any financial debt situations they may have.</p>	<p>Favorable</p>
<p>Lambert 860419</p>	<p>This amendment adds language that would prohibit licenses from expiring unless the written notice from Office of Consumer Credit provided reasonable opportunity for renewal. The amendment fails to define “reasonable opportunity” for renewal. This omission and ambiguity could potentially lead to expired license holders continuing to conduct business while not being covered by the Office of Consumer Credit.</p>	<p>Favorable, with Concerns</p>
<p>C. Turner 860420</p>	<p>This amendment would retain language stricken in the committee substitute that would mandate the OCCC develop models for lower-cost alternatives to high-cost loans and to track the location and demographics affected by lenders who provide high-cost loans. This would help track if there are specific populations who fall victim to predatory loan practices. The Sunset Commission did not recommend this language be stricken.</p>	<p>Favorable</p>
<p>C. Turner 860421</p>	<p>This amendment would conduct a study on state employees who enter into deferred presentment transactions and evaluate the availability of other lending alternatives for state employees seeking such loans. This study would help clarify if there are feasible alternative lending strategies available to state employees as well as investigate those alternatives for those engaging in high-cost lending.</p>	<p>Favorable</p>
<p>Walle 860412</p>	<p>This amendment would add language to protect consumers from being wrongfully taken to criminal court regarding issuing a check with insufficient funds. A person does not violate criminal law just by issuing a check or authorizing on an account with insufficient funds. Credit Access Businesses are unnecessarily clogging up criminal courts with insufficient funds cases from consumers that are ultimately dismissed. This causes inefficiency in our criminal justice system.</p>	<p>Favorable</p>
<p>Walle 860413</p>	<p>This amendment adds language indicating criminal charges filed against consumers cannot be filed unless there is enough evidence of a crime. A Credit Access Business cannot use threat of criminal charges or referral to prosecutor for the collection of funds. This amendment establishes that evidence of insufficient funds is not enough to pursue criminal charges. This would protect consumers from unnecessary criminal charges and predatory threats of criminal charges by payday lenders.</p>	<p>Favorable</p>

OK for Distribution – 