

Bills to Watch

Topic	House Bill	Author	Postion (Jan. 2017)	Summary
Payday/Auto Title Lending Reform	HB 1134	Tom Craddick	Support	Creates a uniform statewide regulary structure by enacting into state law the city ordinances adopted by 40 Texas cities to rein in abusive payday and auto title lending practices.
Payday/Auto Title Lending Reform	HB 197	Diego Bernal	Support	Requires payday and auto title busiensses that market and sell their loans products in Spanish or other languages to also offer contracts and disclosures in that language.
Payday/Auto Title Lending Reform	HB 741	Diego Bernal	Support	Creates basic requirements for payday and auto loan businesses to ensure that loans they arrange are affordable to the borrower. It is an incremental reform measure to address the cycle of debt.
Payday/Auto Title Lending Reform	HB 975	Helen Giddings	Support	Some payday loan businesses have been using the criminal justice system as a free debt collector. This bill puts added protections in the law to make sure payday loan businesses do not engage in the illegal practice of filing criminal complaints to collect on a debt.
Payday/Auto Title Lending Reform	HB 877	Chris Turner	Support	Prohibits certain telemarketing calls by payday and auto title loan businesses.
Payday/Auto Title Lending Reform	HB 60	Ramon Romero	Neutral	Requires a credit access business to verify the vehicle identification number used to obtain a motor vehicle title loan.
Preemption	HB 153	Matt Schaefer	Oppose	May preempt positive city ordinances, now adopted in 40 Texs cities, that rein in abusive payday and auto title loan practices.