



# ICAN Update

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Indiana | Catholic | Action | Network

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*The Indiana Catholic Conference (ICC) is the public policy voice of the Catholic bishops in Indiana regarding state and national matters.*

*To act on these bills via action alert or by directly contacting your legislator, visit [indianacc.org](http://indianacc.org) and click "Take Action" in the top right corner of the page. Advocacy tip: personalized messages are more effective than unedited messages.*

*Listed below are the bills the ICC is monitoring most closely. The list is not exhaustive yet highlights the issues of greatest priority and relevance within the legislative process.*

## Respect Life

### 1217 Coerced Abortion (Rep. King)

This bill requires that a woman seeking an abortion should receive information stating that a coerced abortion is illegal. The bill also includes provisions for providing resources and an alternate exit from the facility if necessary.

ICC supports this bill.

Status:

† This bill has already passed the House, and now moves to the Senate.

### 1077 and 14 Firearms Matters (Lawful Carry) (Rep. Smaltz, Sen. Tomes)

These bills repeals the law which requires handgun owners to obtain a license before carrying a handgun. Last year, the ICC raised concerns that this bill would eliminate important community safeguards by removing a useful tool for law enforcement officers.

The bill's supporters argue that this measure furthers the constitutional right to bear arms. In contrast, the ICC and other bill opponents believe that the licensing requirement does not place an undue burden on gun owners and therefore should be preserved.

ICC opposes this bill.

Status:

† 1077 passed the House and 14 is stalled in committee.

## Care for Creation

### 255 Climate Task Force (Sen. Alting)

This bill creates a 17 member task force that will examine and recommend policies that would mitigate climate change, promote statewide adaptation to a changing climate, and spur economic development in Indiana. The ICC supports this bill as a reasonable step to furthering the state's approach to caring for Creation.

ICC supports this bill.

Status:

† Unfortunately, this bill is unlikely to be heard by the Senate Environmental Affairs committee.

### 1136, 1304, 248, 313 Net Metering (Rep. Cook, Rep. Morrison, Sen. Brown, Sen. Yoder)

Several bills before the Indiana General Assembly affect the way utility solar customers are reimbursed for excess generated electricity. This reimbursement rate significantly impacts the cost of solar, particularly the time it takes for a solar installation to pay for itself.

While they are slightly different in scope, each bill has the potential to positively impact the financial feasibility of solar in Indiana.

While all these bills contain important provisions, HB 1304 and SB 248 are the most critical. These bills allow for the preservation of "monthly netting", which would positively affect the solar credit rate.

Several Catholic parishes, schools, and religious orders in Indiana have already installed solar to help offset utility costs while caring for Creation. In addition, a growing list of other parishes, schools, and religious orders are expressing interest in installing solar panels. Without the protections found in these bills, these communities would lose the reasonable financial incentives in the current reimbursement rates.

ICC supports these bills.

Status:

† All bills awaiting committee hearings.

## Solidarity

## 1159 and 253 Small Loan Finance Charges (Rep. Hamilton, Sen. Alting)

These bills cap the allowable APR for small loans (such as payday and title loans) at 36 percent. Under current law, APRs can reach nearly 400 percent. These unreasonably high interest rates are undoubtedly usurious according to the Church's teachings dating back to the 12th century and earlier.

ICC supports these bills.

Status:

- † Awaiting committee hearing.

## 352 Supervised Consumer Loans (Sen. Zay)

SB 352 caps interest rates for subprime loans at 36 percent, but still allows for monthly maintenance fees and other fees that exceed 75–100 percent of the principal of the loan. This bill is being presented as an alternative loan product to drive down costs in the subprime lending industry through competition. The bill, in reality, would give lenders the flexibility to charge high rates for another product. Here are some examples of what the bill would do:

- Allows lenders to charge significantly higher interest for loans over \$1,500.
- Example: Under current law, the total cost of a \$6,000 car loan would be \$7,071.29 for a 12 month term.
  - Under SB352, the total cost of the same loan would be \$11,725.00.
- Lenders offer these loans to a population that is usually seeking a loan out of desperation (and without credit scores to qualify for conventional loans). Desperation will motivate borrowers to accept unjust and usurious terms.

There are several more just proposals to regulate payday and other subprime loans, including HB 1159 and SB 253. Tell your Senators and Representatives that you oppose SB 352.

ICC opposes this bill.

Status:

- † Awaiting vote in the Senate.

## 327 and 1361 TANF (Sen. Jon Ford, Rep. Goodrich)

SB 327 reasonably expands eligibility and payment amounts for the Temporary Assistance for Needy Families (TANF) program. HB 1361 allows TANF recipients a higher threshold of value of motor vehicles and other assets for program eligibility.

The Church's concern for the wellbeing of the poor and emphasis on solidarity provides firm ground for supporting these bills.

ICC supports these bills.

*Status:*

- † 327 is awaiting a hearing and 1361 passed the House and now heads to the Senate.

## 200 and 1195 Driving Cards (Sen. Niezgodski, Rep. Karickhoff)

SB 200 and HB 1195 allow Indiana residents who cannot provide proof of identity and lawful status to register for a driving record card. Driving record card holders are required to maintain insurance as required by state law.

Similar driving record card laws have passed in other states with bipartisan support. There are compelling moral justifications for this legislation, as transportation is necessary for accomplishing many tasks which contribute to human flourishing. These tasks include purchasing groceries, accessing healthcare and social services, and attending school.

In addition, the well-researched fiscal and safety benefits for the state are numerous. The bill would:

- † Ensure that all drivers are properly trained and certified, thereby improving safety.
- † Eliminate pressure on undocumented drivers to flee the scene of an accident.
- † Increase economic opportunities for undocumented residents.
- † Add revenue to the state budget from card holder fees.
- † Allow drivers to purchase auto insurance.
- † Reduce law enforcement time spent on ticketing and impounding vehicles.

ICC supports this bill.

*Status:*

- † Awaiting committee hearing.