

February 25, 2022

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 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.

† Passed House and Senate.

1077 Firearms Matters (Lawful Carry) (Rep. Smaltz) This bill was amended to provide a provisional license for handgun carrying applicants to carry while their license application is in process. The ICC was originally opposed to this legislation, but is neutral on the amended bill because it preserves the licensing process.

ICC is neutral on amended bill.

† Passed House and Senate committee. Up for a vote on the Senate floor.

### Solidarity

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.
  - o 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.

† This bill narrowly passed the Senate, but died in the House. The ICC is monitoring other bills for amendments that could include language from 352.

1361 TANF (Rep. Goodrich) 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.

† This bill has already passed the House, now up for a vote on the Senate floor.

1214 Residential Eviction Actions (Rep. Manning) HB 1214 allows eviction records to be removed and sealed if the eviction is filed but does not occur. In current law, eviction filings remain on the record even if the eviction does not occur, which affects tenants' future housing prospects. The Indiana Catholic Conference supports this legislation as it will contribute, in part, to a more fair housing application process for Hoosiers.

ICC supports this bill.

† Passed House and Senate.

1300 Bail (Rep. Mayfield) SB 8 will limit charitable bail organizations to only paying bail for people charged with misdemeanors whose bail amount is less than \$2,000, while allowing forprofit bail bondsmen to post bond for whomever they like, for any amount, as long as the person has access to collateral.

#### ICC opposes this bill.

Passed House and Senate.

# **Family Life**

1354 Requirements for SNAP Participants (Rep. DeVon) HB 1354 was amended to turn the bill into and interim study topic. The ICC was originally opposed to this legislation, but is neutral on the amended bill.

#### ICC is neutral on amended bill.

This bill has already passed the House. Now up for a vote on the Senate floor.

#### **Dead Bills:**

In this second half of the 2022 Indiana General Assembly, many bills are now officially "dead" meaning they did not make it past the committee hearing stage. Although these bills are dead, there is always the potential for the language in these bills to end up in an amendment in the second half of the session.

Here is a list of dead bills the ICC was following:

- 200 and 1195 Driving Cards (support)
- 327 TANF (support)
- 1159 and 253 Lending Caps (support)
- 1136, 1304, 248, 313 Net Metering (support)
- 255 Climate Task Force (support)
- 14 Firearms (oppose)
- 1122 Regulation of Sex-Oriented Business (support)