



February 28, 2019

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

We have reached the crossover point in the session. Bills “crossover” from one chamber to the other; only bills which passed one of the bodies will be considered by the other. The House and Senate finished its work on Tuesday; the legislators have taken the rest of the week off. House and Senate return on Monday March 4th.

The House passed the budget bill, HB 1001, on a partisan vote of 65 – 33.

However, **HB 1643, Firearm matters, was not called for third reading** on Monday and therefore the bill **is dead for this session.** The bill provided for a change in Indiana law regarding guns on school campus connected to church property. There was some concern in how school was defined and therefore uncertainly about application of the proposed change. The **author**, Representative Ben Smaltz (R – Auburn) **wanted to be sure it was correct before moving it.** Hence, he is **likely to find a home for the language in a Senate bill that will move in the House.**

The Senate unanimously passed SB 440, TANF eligibility, authored by Senator Jon Ford (R – Terre Haute). The bill **updates eligibility for TANF**, Temporary Assistance for Needy Families. **Indiana’s support and eligibility guidelines have not been changed for decades.** The change will allow families up to 50% of federal poverty guidelines to be eligible for TANF benefits. **The program primarily benefits children. ICC supports the bill.**

On the final day, the Senate considered two bills dealing with consumer credit.

SB 104, Small loans, was defeated 22 – 27. The bill, which **ICC supported, would have capped fees and interest of payday loans at 36%.** Many believed payday lending would leave the state if this became law. Some senators thought that this was not in the best interest of those who utilize this market. **The bill is dead for the session and the topic is not likely to be brought up in another bill this session.**

SB 613, Consumer credit passed the Senate 26 -23; just meeting the constitutional majority for passage. ICC opposed this bill due to the drastic change in interest rates for exiting loan company products and the expansion of high interest products in Indiana. SB 613 would allow payday lenders to offer installment loans up to \$1500 with interest and fees up to 190%; the bill also provided for a new product with 99% interest for loans up to \$4000, and it changes Indiana law governing interest charged by loan companies to allow interest charges up to 36% on all loans with no cap on the amount of loan. **The vote was one vote short of stopping it. Proponents believe** this will give credit to struggling families with the hope this will restore their credit for loans at credit unions and banks. **Opponents contend** that the rates and fees will harm the families who use these products. **The bill now goes to the House** for consideration. **Attempts to amend the bill on second reading to a study committee failed 16 – 33. ICC supported the amendment** as this dramatic change to Indiana consumer credit deserved to be studied prior to making significant changes.

In addition to the Update, **more detailed information regarding the bills, as well as detailed information about the legislative process and the Indiana General Assembly can be obtained by clicking [here](#).** Archived I-CAN Updates, ICC positions and other background information can be accessed on the ICC website www.indianacc.org