

**HOUSE OF REPRESENTATIVES
COMPILATION OF PUBLIC COMMENTS**

Submitted to the Committee on State Affairs
For HB 2127

Compiled on: Wednesday, March 15, 2023 5:26 PM

Note: Comments received by the committee reflect only the view of the individual(s) submitting the comment, who retain sole responsibility for the content of the comment. Neither the committee nor the Texas House of Representatives takes a position on the views expressed in any comment. The committee compiles the comments received for informational purposes only and does not exercise any editorial control over comments.

Hearing Date: March 15, 2023 10:30 AM - or upon final adjourn./recess or bill referral if permission granted

Debra Berding
St John Neumann SVdP
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Kelli Diserens
self
Bruceville, TX

Do not pass this bill. Vote "no".

Leah King, President & CEO
United Way of Tarrant County
Fort Worth, TX

Please accept this message in strong opposition to HB 2127. As the CEO of United Way of Tarrant County, an organization working diligently to support and protect Texas families of all socio-economic levels, I must share how HB 2127 has the potential to undermine hard working Texans, especially those who live in poverty. It is important for local United Ways to understand and respond to the unique needs of our community. As such, we provide a number of tools and resources to support basic protections for financially vulnerable families including access to affordable housing, access to certified income tax assistance, small business academies and much more. The philanthropic and nonprofit communities have effectively invested in poverty alleviation and asset building strategies in our communities.

HB 2127 has the potential to undo much of our local philanthropic work. Among its harmful impacts, it could:

- Enable a refund anticipation loan provider registered under Ch. 352 of the Texas Finance Code to sue a municipality supporting VITA sites, citing adverse business impacts. VITA programs leveraging local support currently bring hundreds of millions of dollars back into families' pockets and local economies.
- Enable a realtor, licensed under Ch. 1101 of the Occupations Code to oppose any affordable housing or homelessness asserting that it adversely impacts them through lower local home values or other possible business impacts.
- Preempt the beneficial payday and auto title lending ordinances that provide basic protections for financially vulnerable families.

In order to keep Texas families thriving, we recommend opposing HB 2127.

Sincerely,
Leah M. King
President & CEO
United Way of Tarrant County

Deanna Wheaton-Titzler
self, chief marketing officer
Keller, TX

I firmly OPPOSE this bill as it undermines important poverty alleviation and asset building philanthropic work in local communities. I have seen first hand the impact programs like VITA have on the community, allowing households who cannot afford to pay for income tax preparation assistance to get the help they need, leading to greater refunds that directly feed millions of dollars back into the local economies across the state.

This bill seems to specifically target our most financially vulnerable families, resulting in even greater disparities that will be felt for years to come.

Alan Watkins, Mr.
Houston Housng Collaborative
Houston, TX

I am totally against this bill!!!

Heidi Kahle
Self
Austin, TX

I'm writing today in opposition to HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Thank you.

Amy Richards, Mrs

TMO

Houston, TX

I am horrified and dismayed that the payday lenders may be given more power to ruin lives. There must be safeguards for the vulnerable. I strongly oppose noise bill 2127 and encourage a veto.

Hilary Murray

St. Vincent de Paul Society, St. Austin Catholic Parish

Austin, TX

I am writing to strongly oppose House Bill 2127. There are few evils greater than Predatory Payday Loans, in my opinion. These practices just provide deeper holes for the desperate poor to fall into, and our organization, the St. Vincent de Paul Society, sees the effect of these every day as we assist families trying to make ends meet. HB 2127 would only lead to expansion of this destructive practice. Currently, payday loans average 200-500% APR! These are abusive lending rates!

No preemption of existing payday and auto title lending ordinances! Protect the most vulnerable in our society! VOTE NO on HB 2127!

Michael Floyd, The Rev. Dr.

Central Texas Interfaith

Austin, TX

Whatever happened to the conservative ideal of local control? Local governments know what makes for the well-being of their citizens. Unless local measures violate some broad statewide constitutional principle, the Legislature should keep hands off. Please don't advance this bill.

Nancy Carrales, Ms.

Self - Retired (SVDP Volunteer)

Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Local jurisdictions should be able to make laws to benefit their citizens just as states have the ability to enact laws to benefit the citizens of their states. Local control should be valued not restricted and the most vulnerable should be protected.

Amber Zuckerman

self

Mansfield, TX

I oppose HB 2127 because it undermines important poverty alleviation and asset-building philanthropic work in local communities.

Diane Duesterhoeft, Ms.

Texas IAF

San Antonio, TX

I oppose this bill because municipalities and counties should be able to regulate local commerce.

Scott Neu, Mayor
City of Lindsay
Lindsay, TX

As Mayor of the City of Lindsay I wish to express my opposition to this bill. If this bill were to pass it would severely limit the ability of local jurisdictions from regulating activity within it boundaries. Please remember that the best government is the one closest to the people which it serves.

Heather Mustain, Rev
Dallas Poverty Coalition
Plano, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Please do not let this bill move forward.

Judy Ward, Ms.
Wilshire Baptist Church Christian Advocacy Committee
Richardson, TX

Our committee at Wilshire has worked diligently to get city ordinances passed to reign in predatory lending practices since at the state level nothing has gotten done due to the intense lobbying of these lenders. It's all in the name of touting Texas as being "pro-business". This bill will allow the state to completely undo what 49 cities in this state have chosen to do to protect their citizens. I have a cousin who got tangled up with a number of these lenders in the Sherman/Denison area. This took place over literally years and it wasn't just 1 or 2 such lenders. Her then teenage daughter called me on more than 1 occasion in tears as collectors were on their front porch demanding money and would not leave. She would scrounge whatever cash she could locate in the house to give them just so they would go away. While this harassment wasn't the only cause, my cousin ultimately tried to commit suicide; thankfully she failed. Her mother, however, ended up declaring bankruptcy in large part due to the many years of borrowing against credit cards to try to get these lenders off of her daughter's back. Having watched firsthand what these practices can do to a family, it is clear that some regulation of these predatory practices is desperately needed.

Texas is a huge, diverse state; for state legislators to assume that they know better than city officials do about what is needed in individual communities is arrogant. Stripping cities of the ability to protect their own individual residents makes zero sense. The 49 cities who have passed local laws about predatory lending practices have done so only because the state has not been willing to protect its own citizens. Historically in Texas, big business is allowed to trump individual rights and protections. Please crush this bill with the force it deserves. Even better, step up to the plate and actually try to protect Texas residents by passing laws that will actually do so. This bill will give free reign to those who wish to feed off of those who can lease afford it.

Jeff Ivey, President/CEO
River City Federal Credit Union
San Antonio, TX

This bill will expand the financial damage that the payday and title loan industry places on Texans every day. HB 2127 would preempt ordinances that were adopted in 49 Texas cities, protecting 11 million people. Cities including San Antonio, Austin, Dallas, El Paso, Houston, San Angelo, and others have these ordinances in place. Payday and title loans in Texas are among the most expensive in the nation-we're one of the few states with no caps on the charges associated with these loans. At a time of economic uncertainty, this bill could not be presented at a worse time, especially for those Texans struggling financially.

Payday loans average between 200% and 500% interest, creating predatory debt traps for consumers that are extremely difficult to get out of. By comparison, credit unions cap rates at 18% and offer the same short-term, small dollar loans that offer assistance in times of need. Title loans are no better-in fact, over 374,000 Texans have lost vehicles to repossessions by these predatory firms, which results in job loss and more Texans going on unemployment, food stamps, and welfare because they've lost their jobs.

Texans deserve better than this. Instead of allowing these predatory companies to increase the damage they create, the House needs to consider legislation to reign in these lenders and establish firm limits on what they can charge. HB 2127 would leave Texans with no protections against abusive lending policies.

And if 49 cities in Texas have ordinances in place to protect their citizens, why would the House consider overriding these local protections?

Christine Stewart
Self Pharmacist
Dallas, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. This bill would preempt beneficial local payday and auto lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Don't let this happen.

SanJuana (Janie) Alonzo, MrsI
Society of St. Vincent de Paul
Austin, TX

The Society of St. Vincent de Paul makes home visits to Neighbors in need of financial assistance. Our members have seen, first hand, the effects of the high interest rates charged by the payday/title loan companies. I opposethe passage of HB 2127.

Respectfully,
Janie Alonzo, President
Society of St. Vincent de Paul of Central Texas
Austin Diocesan Council

William Schlesinger
Self, Social Services agency administrator
EL PASO, TX

I oppose this bill as written. It is overly broad in its application in its use of 'field,' such as 'in a field occupied by a provision of this code unless explicitly authorized by statute.' Local governments need to be able to address a variety of concerns that may be in a 'field' that has state action without contradicting any specific state action in that field. Changing the language to 'that modifies or contradicts any action of the legislature' would be more appropriate. The fields are inappropriately broad, and could interact with zoning regulations, expenditure of CDBG funds, Volunteer Income Tax Assistance services or controls on payday lending that touch on or affect businesses that perceive themselves affected by them.

David Diaz, Exec. Dir.
Midland Community Development Corp.
Midland, TX

I am against Bill HB 2127.

Mary Koch
The Metropolitan Organization of Houston
Houston, TX

Dear Members of the House State Affairs Committee, I am writing in opposition to HB 2127 relating to Pay Day and Auto Title Lending. First, this bill takes away local control from cities and towns--those governmental entities that are closest to the citizens who live there. Conservative politicians for years have stood for "the less government is the best government." HB 2127 represents a major grab by the State of Texas for centralized governmental control of local governments. Forty-nine cities in Texas have taken action to protect their most vulnerable citizens from the negative consequences of these high interest predatory loans. HB2127 would negate these protections.

In addition, it is bad economics. Payday and auto title loans, according to the Perryman Group in Waco, Texas, estimates these types of loans cost the State of Texas \$1.6 billion in lost annual gross product. I urge you to vote against HB 2127,

Pamela Johnson, Dr.
TX Unitarian Universalist Justice Ministry
College Station, TX

Fortunately, my home city of College Station has ordinances that cap predatory lending. The State of Texas needs to provide protective measures ALL TEXANS!

These businesses are getting a free pass compared to other financial service providers. Texans pay about double in fees compared to borrowers in other high-rate states for a two-week \$500 payday loan.

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders

Trent Hightower
Texas Veterinary Medical Association
Austin, TX

Texas Veterinary Medical Association (TVMA), a professional trade association representing more than 5,400 Texas veterinarians, supports HB 2127. Specifically, this bill would stop municipalities from overstepping their authority when it comes to the regulation of veterinary care, and coming between Texas pet owners and their veterinarians.

While Texas law clearly defines the scope and nature of the practice of veterinary medicine and leaves most decisions relating to an animal's care up to the animal's owner and veterinarian, some cities have interfered with this process by enacting ordinances that prohibit procedures that are otherwise considered within the professional standard of care. This is not only bad for pets and their owners, it is also bad for business because it creates an unnecessary patchwork of regulations that changes from jurisdiction to jurisdiction.

The standards of acceptable veterinary medical care in Texas are governed by the Texas Board of Veterinary Medical Examiners (TBVME), which is the state agency charged by the legislature with licensing and overseeing Doctors of Veterinary Medicine. This agency is also charged with protecting the public and ensuring that veterinary clients are protected from substandard care. Therefore, any actions to change the legal status of a specific veterinary procedure should be addressed to this state agency, which has expertise in veterinary medicine, rather than in a piecemeal manner by various local governments.

TVMA supports HB 2127 because it would create consistency for practitioners across the state, regardless of where they practice.

Edward Ahearn, President
St. Theresa Conference of St. Vincent de Paul
Austin, TX

At St Vincent de Paul, we assist people who need financial assistance. My recent case was a single woman in her 50's, who during the pandemic lost her ability to interact with people outside and deluded herself into thinking she could use credit to live. After two plus years she was over \$50,000 in debt with monthly income of approximately \$2,215. She started doing Door Dash but it did not earn enough for her to pay bills. So she took out a title loan using her car for cash. She was given a month - to - month title loan of over \$5,000. The Apr is 159.51%. The monthly payment, was for interest and third party fees only in the amount of \$694.04. Paying that monthly amount never reduced any of the principal, thereby mandating forever payments to the loan company and its agent intermediary of \$694.04. Per the agreement, paying the monthly required payment every month of \$694.04, an amount she could not afford, her loan would stay in place and would never be paid off. If she was unable to pay all of the monthly \$694.04 due, the unpaid amount was added to the principal and a new loan created for the higher amount, with a higher monthly payment. THIS IS A PREDATORY LOAN. This lady had a mental problem and could not evaluate or understand that she would be in a loan process with the Title Loan company in perpetuity. She clearly did not have sufficient income to pay the monthly fees and interest considering her other debts, yet she still was given a loan. And each month she was threatened with loss of her car, her only means of transportation and work. If the Legislature will not constrain or stop these loans, cities and counties must not be prevented from establishing rules that protect average citizens and citizens with physical or mental health issues from being lured into these loan agreements.

Michael Hart
St Vincenr De Paul
austin, TX

vote against this bill. Cities and counties should have the right ti set the limitations on these predatory loans

Thomas Barch
Self
Austin, TX

I strongly oppose HB2127. I volunteer for an organization that works with low income families on a weekly basis. It's incredible to see how much payday and title loans hurt these families. While these loans may put cash in their pockets quickly, many of these folks don't understand the unsustainable situation they are placing themselves in longer-term. At some point they find themselves unable to pay, ruining any credit history they may have had and taking away the vehicle or other collateral they used to secure the loan. Even if they are able to keep paying, they are beholden to continue making high-interest payment that take away from their ability to pay bills or provide basic needs for their family. These loans and the companies that provide them prey on the most vulnerable in our community who are not financially savvy enough to fully understand what they're committing to. For this reason, I support restrictions or ordinances against predatory lending.

Gilbert Koss, Retired Msrketing Manager
St. Vincent de Paul, St Theresa cinfetence
Liberty Hill, TX

I firmly oppose this bill. Payroll loans are predatory loans that result in people paying enormous interest rates that saddle them with increasing debt over time as they try to pay back the loan. As a volunteer for the St. Vincent de Paul organization, I have visited with families who take a payroll loan to pay their rent. The loan may be for \$500, but over time due to an interest rate exceeding several 100 percent, the family ends up paying \$5000 back. If anything, payroll loan businesses should be shutdown as they are predator businesses that take advantage of people in need

Jim Gardner, Mayor of Palacios
City of Palacios
Palacios, TX

I am against the State increasing regulations over our local city responsibilities.

Sydney Halbardier

Self

Dallas, TX

As a believer in local government, I vehemently oppose taking power from local expertise and leadership. This is an incredibly broad bill, antithetical to small government, that curbs local power to protect hard-working Texans and seniors from predatory lending practices and that diminishes local efforts to support small business development programs - the backbone of our economy.

Sharon Bieser

self retired

Austin, TX

I oppose HB 2127. It promotes greed by protecting predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

David Bieser

self retired

Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

C Daer Platt

Southeast Area Ministries

South Houston, TX

I cannot believe such a bill is even being considered! When local jurisdictions restrict a predatory practice, it is the height of absurdity for the state to think about overriding them.

judy stutts-davis

st vincent de Paul of St Austin Church

austin, TX

Payday loans are the last option for the working poor. But such loans ONLY ADD to their financial stress, drain MORE money, often taking their car. That temporary, quick fix serves to further handicap their ability to meet their bills.

I have NEVER met a neighbor who felt PayDay loans actually helped them longer term. Most do not understand the interest rate(rollover fees) They dined the terms due to the urgency of a crisis, then Loaners keep calling & offering deeper debt. Once caught in the cycle, the PayDay loan compounds their limited budget.

The Leg understands those exorbitant compounding fees., those taking such loans do not or have no other option. But making such shark loans easier spreads the problem. ... and the pain. Cities see the effect on poor workers in need. Help protect the working poor. Stop this bill. Work on incentives for finance options to the low income, NOT expanding such harmful loans.

Marie Johnston

St. Vincent de Paul - St. Theresa Conference

Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

PLEASE - Do the RIGHT THING and OPPOSE this bill!!

Tom OBrien
The Society of St. Vincent de Paul
Round Rock, TX

Many times communities are unable to get state or federal lawmakers to deal with concerns that local communities face every day like payday and title loans. By passing this bill, it would mean that local governments can no longer put legislature in place to help control these high cost loans that burden the poor. Local governments tend to feel the impact of people that are using these super high interest rate loans to pay everyday living expenses and this ripples through their communities first. If the local communities under this HB2127 do not any longer have a say in putting local restrictions on these types of loans, these high interest loans will continue to destroy families lives as they struggle to make financial ends meet.

Lizette Martinez-Perera
Self
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Eva Scott
Society of St. Vincent de Paul
Volente, TX

This bill would undo the protections in place to protect the working poor from predatory lending practices that keep people in debt and in crisis. Our call volume of people in financial crisis has doubled in the last year as cost of living has skyrocketed in Texas and across the country. Working families and those on disability or fixed incomes have been unable to keep up and are vulnerable to these types of lending institutions that charge usury rates that serve to effectively enslave people. Please allow municipal and county governments to continue to govern and protect those in their areas.

Susan Kleiman
Holy Trinity Catholic Church St. Vincent de Paul Society, as well as Dallas Area Interfaith
Dallas, TX

I would like to see STATE legislation that LIMITS these payday and auto title lenders to "reasonable" interest rates and fees, but since that doesn't appear to be on the horizon for this state, I DO NOT SUPPORT this bill which would prevent cities and municipalities from passing codes restricting payday lenders, and would damage work raising the minimum wage and ensuring fair hiring practices.

I volunteer in several organizations that assist the vulnerable and marginalized poor by means of donations. We even offer a program to convert these predatory payday and auto-title loans to low-interest loans. Payday and auto-tile loans constitute USURY - they charge exorbitant interest rates, often as much as 250-350% of the loan value, compounded by fees, which make them nearly impossible to pay off. I have seen interest rates as high as 354%!!! And if the client misses a payment or can't make the full payment, additional fees are assessed and the interest rate is further increased driving these families deeper into debt. As an example, if one of these families experiences a simple tire failure that can't be repaired and they have to buy a new tire, they may turn to a payday or auto title lender because they live paycheck to paycheck and don't have any surplus funds. They would borrow as little as \$100 and may end up paying \$300-\$500 for that tire for their vehicle or may even lose their auto if they can't repay the loan on time, which leaves them with no transportation to/from work. They are trapped in a cycle whereby these unscrupulous payday lenders take unfair advantage of their plight out of pure greed.

Please defeat this bill and allow those counties and municipalities with integrity and a conscience to do what little they can to reign in these predatory lenders.

Johanne Ibsen-Wolford, Mrs.

St. Vincent de Paul

Austin, TX

Dear House State Affairs Committee:

I absolutely oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies., and I've seen this working with the working poor. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Angela Gimbert

self; retired

Georgetown, TX

Please vote to defeat this bill and allow local municipalities the right to prevent these predatory businesses from operating within their jurisdictions.

Whatever you call them, auto loans, payday loans, quick loans, etc. these predatory loans are a blight on our Society. They take advantage of the poor and marginalized among us. With interest rates and fees the effective interest rate can exceed 400%. If the State legislature won't STOP this insane practice then at the very least allow citizens to make that decision for their own towns. Further, I would request that the Legislature introduce a bill to make illegal this practice of gouging people in need.

Barbara SCHAFER

St. Vincent dePaul

LA GRANGE, TX

Municipal and county regulations should not be preempted. Government should start at the lowest level to protect its citizens. St. Vincent dePaul has seen the devastation that pay day loans cause our neighbors in need. Please do not take away from the municipals and counties the rights of trying to protect our most vulnerable neighbors.

I would also encourage our State to outlaw these high interest loans. Stop listening to people who prey on our most vulnerable population. Thank you for your considerations in this matter.

Sincerely, Barbara Schafer

Linda Brisky Perez

Brisky Perez Insurance, A HIGGINBOTHAM Partner

Brownsville, TX

As lifelong resident, successful business owner over 35 years, in a region where col6aboration between our city, county, small and large businesses, it is CRITICAL that we all support vulnerable families and continue to make every effort to enable safe and clean homes, job security and this col6aborated support without question. I am appalled of this bill's content in attempt to shut down what our entire community has worked hard to build. VOTE AGAINST!!!

Monika Robinson

Readers 2 Leaders

DALLAS, TX

I oppose this bill because it hurts vulnerable Texans and creates wealth for payday lending companies off the backs of people in poverty. It would leave these Texans with no protections against predatory payday lending companies, who often charge exorbitant interest fees and finance charges. If you choose to prioritize vulnerable Texas families over predatory lending companies, then you won't vote in favor of this bill.

Ginny Tigie
United Way of Tarrant County
Colleyville, TX

I oppose this bill because it undermines important poverty alleviation and asset building philanthropic work in local communities. We have worked for years to improve the condition of the poor in our communities. Please do not undo our work!!

Brittany Sharp
Myself
San Antonio, TX

I am writing to oppose this bill. Municipalities know their communities needs best and should be able to respond to those needs. Municipalities are also able to respond quicker to needs than the texas legislature.

Dianne Friend
Self
West, TX

I oppose HB 2127

Billie G Young
Self
Houston, TX

Please vote against this bill which iis a trap for poor, elderly and low income individuals. Make these individuals important and not forgotten. This bill will do more harm than good. Take care of us.

Joseph St.Clair
Self
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. We could, and should do better to protect vulnerable Texans. This Bill is atrocious!

Robert Fenlon
self
Meadowlakes, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Myron Davis

Society of St. Vincent de Paul and self
San Marcos, TX

Please reject this bill. It does nothing to help the poor and needy of our communities. It only solidifies the grip predatory loan companies have on our communities. These companies prey on the poor and vulnerable. A state representative's duty is to protect their citizens including the poor and disadvantaged. The attraction of payday and title loans for someone financially desperate is difficult to resist in a dire situation. The burden of making high interest payments only adds to their woes. They then must go to state, local, and private agencies and organizations to find relief; and usually, it's only temporary. I can't tell you how many times we at the Society of St. Vincent de Paul in San Marcos, have assisted those with predatory loan payments with their rent, utilities or food because they can not now make ends meet.

Please consider your care for the poor in rejecting this bill. Thank-you.

Mimi Lawrence

self, physicist
Austin, TX

Do not approve HB2127! As written, HB2127 protects predatory lenders and hurts ordinary Texans. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities. And overwhelmingly, Texans do live in these growing cities: Even in 2010, 84.7% of us lived in urban areas (Texas Almanac).

I join multiple non-profits such as AARP and faith-based organizations such as the St. Vincent de Paul Society in opposing HB2127. HB2127 will destroy the good work these organizations have done to help guard the most vulnerable among us from powerful financial actors who now seek to enlist the power of the state to achieve their greedy ends.

Furthermore, HB2127 would grant the ever more powerful state government exclusive authority over many activities of everyday life - the opposite of conservative ideals! If this legislation passes, in addition to losing their ability to protect Texans from predatory lenders, Texas cities and counties may no longer be able to adopt ordinances related to door-to-door sales, employment discrimination, music-festival safety, overgrown lots, or uncontrolled burns, among many other issues.

Follow your consciences - do NOT APPROVE HB2127.

Mimi Lawrence

Michael Willard
Self
Austin, TX

I oppose HB 2127. Local communities have the right to govern themselves and establish rules and regulations that make sense to their citizens. HB 2127 is an overreach by state government into local governing.

Cherry Williamson

St. Vincent de Paul at St. Paul's Catholic Church, Smithville, TX
Smithville, TX

I oppose HB 2127. Do not allow state government to overreach local governments. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Veronica Cook
The Society of St. Vincent de Paul
Sunrise Beach, TX

I work with a volunteer organization with the needy neighbors in our community and title loans. Payday loans take advantage of the vulnerable since they aren't educated on how much they actually have to pay back to the lenders. It's a disgrace we still have these loans I ask that our state no longer permits such a businesses to exist. 300% interest on a loan is unjust.

Edward Main
Self
Houston, TX

HB 2127 is completely unnecessary. Local officials, who are elected by their local constituents, or are appointed by elected local officials, have the local knowledge necessary to adopt and implement local codes, expenditures, ordinances, and rules appropriate to their jurisdiction. Local officials do not need, nor do local citizens deserve, interference by the State Legislature or State officials in local governance. HB 2127 is a misguided effort that would tread on the rights of citizens to self-government. Vote against HB 2127.

Linda Johnson
Self
Rio Medina, TX

HB 2127 would suppress and prohibit input from Texas voters on legislation affecting our community. It would only serve to silence the voice of Texans on such critical issues like civil rights, voter protection, raising the minimum wage, protecting the environment, and reforming local public safety laws. This legislation would limit local governments from passing basic protections around civil rights, the environment, and consumer health, and so much more. That's why I oppose this bill. I am tired of having my rights taken away in order to create a MAGA fascist state intent on increasing political power of MAGA Republicans, at the expense of anyone who does not adhere to and agree with their stilted grab for power and control.

Eko Owen
Self, Program Coordinator
Austin, TX

I am against passing HB 2127 because municipal and county governments should be bestowed with the ability to pass laws that make the most sense for their communities. In my opinion, neither state nor federal government is properly equipped to manage the minute details of every community. Individual municipal and county governments have the greatest understanding of what will work for them and what is needed, as well as the greatest ability to monitor the application of any laws that are passed. If House Bill 2127 were passed, it would signify to Texans that we are not capable of understanding what we need for our communities, nor should we be entrusted with these decisions. If you care about protecting the rights and wishes of Texans, please, **DO NOT PASS THIS BILL**. Prove to Texans that you also believe in the power and success of local government, and do not rely on tyranny to guide the fate of the Lone Star State. Thank you for your time.

Georgia Couch
Self, retired
Greenville, TX

My community members are the best judges of what our community needs and wish to make our own decisions for it

Ana Cummings

Self

Houston, TX

I write in opposition to this bill by Representative Burrows for two reasons: 1) When municipalities and counties adopt certain regulations, it is because the citizens of that municipality or county have determined that the regulations are best for this particular municipality and/or county. The State should not interfere with local control through local ordinances or amendments to local procedures. 2). The bill is very broad and could have unintended consequences that would damage the municipality and/or County and such damage would have no remedy until the next legislative session. For these reasons, I oppose the provisions of this bill.

Christopher Reed

self

Austin, TX

Texas is already a backwards state governed by hate, fear, and ignorance. This bill would only further this sad aspect of our state, preventing communities from making forward progress in providing equal rights for all. Communities should always have the ability to improve conditions for their citizens, as long as that improvement increases protections and rights rather than denying such protections.

Given that local rights have always been a key point in conservative policy making, it is ironic and laughable that so-called "conservative" legislators in Texas wish to prevent that ability. This demonstrates how the policy making in Texas, and in particular this bill, is not based on conservative values but on fear, ignorance, and a simple wish to exert power by denying others.

From an economic perspective, many technology companies are considering moving away from Texas, or reconsidering plans to open offices here, because of the regressive and ignorant politics and policy making. Bills such as this will further erode confidence in Texas as a place to do business, and will only leave a once thriving technology economy withered and dying.

The proposed bill is dangerous and negligent, and will hold Texas back even further.

Karen Conyngham, Mrs.

self

Austin, TX

I am totally opposed to this dangerous and unnecessary bill. This legislation would limit local governments from passing basic protections around civil rights, the environment, and consumer health. This is a prime example of extreme legislation and it must not move forward.

Thank you.

Chris Mendoza

Self

Dallas, TX

I oppose this legislation and any laws that restrict the rights of Texans. This is an overreach of government and I do not support it.

Judy Gradford

Texas Poor people's Campaign

Austin, TX

HB 2127 is an attempt to subvert the will of the people and take local control away from cities, towns and counties. It is a direct attack on democracy in Texas and should never see the light of day.

Ruth Assi
Self
Arlington, TX

I oppose HB 2127 because it undermines important poverty alleviation and asset building philanthropic work in local communities.

HB 2127 has the potential to undo much of our local philanthropic work. Among its harmful impacts, it could:

- Enable a refund anticipation loan provider registered under Ch. 352 of the Texas Finance Code to sue a municipality supporting VITA sites, citing adverse business impacts. VITA programs leveraging local support currently bring hundreds of millions of dollars back into families' pockets and local economies.
- Enable any local business with an occupational license to sue a city that is providing small business support and development services, asserting that those programs hurt its economic interest by creating more competition. Small business development, particularly in communities of color, is a key pillar to the asset building movement.
- Enable a realtor, licensed under Ch. 1101 of the Occupations Code to oppose any affordable housing or homelessness asserting that it adversely impacts them through lower local home values or other possible business impacts.
- Preempt the beneficial payday and auto title lending ordinances that provide basic protections for financially vulnerable families.
- Allow any state occupational licensee to attack expenditure of local workforce development dollars to support employment in high wage occupations. Any occupational licensee or any taxpayer asserting similar interests could cite the adverse effects of the programs taking people away from low-wage occupations.
- Chill local innovative partnership between local officials and philanthropy to experiment with new and more effective anti-poverty initiatives. HB 2127 is so broad that any impacted entity could find a reason to challenge innovative programs.

Pamela Askew
Pamela Askew
Dallas, TX

This bill is a travesty. I thought Republicans didn't like big government.

EM Branagh
self, project manager
Austin, TX

I am appalled that the State is considering overriding the wishes of the local populations who have decided to protect their citizens from these usurious practices. I vehemently oppose the passage of HB 2127 and am shocked that it is even being considered.

Payday and auto title loans are harmful for Texans and pull financially vulnerable families and individuals deeper into poverty. Currently, these loans:

- * Average 200% to 500% APR, with a \$500 loan often costing \$1,100 to over \$3,000 to repay.
- * Hurt our local economies by causing a loss of \$1.6 billion in annual gross product and the equivalent of 2,100 jobs per year,
- * Have, in the past decade, led to over 374,000 Texans losing a car to repossession, harming individuals, families and small businesses, and
- * Treat vulnerable Texans as cash cows, charging Texans 2 to 5 times the rates charged in other states where these loans are legal.

It is disheartening to see our legislators continuing to advance laws to the benefit of the few over the rights and protections of our most vulnerable populations. If you're not willing to protect the citizens of the state, please stay out of the way of voters within the state with the courage to do so! (And honestly the fact that you did not even have the courage to call this bill what it is but instead buried it under a meaningless title as you did speaks volumes to the motivation behind bringing this bill forward.)

Isabel Gonzalez

Self

Alamo, TX

This bill is suppressing civil rights as well as preventing the protection of our environment, most wealthy citizens live in the suburbs and are often protected from exploitation of their surroundings. However most citizens are at the mercy of corporations who ravage our natural environment without impunity and end up releasing harmful chemicals and toxins into air and water supplies. Please don't allow corporate greed to ruin our natural environment.

Melissa Porche, Ms

Self Retired HS Principal

Houston, TX

The State of Texas has no right to subject its citizens to the resulting affects of this Bill or any similarly related Bill.

You are and we're elected to represent all Texas citizens, not to become involved in political antics for Party recognition and control. The Democratic process should work for and support the well being of all Texans; not any one specific Party for the purpose of control .

Forget all the games, popularity, personal recognition, Party antics and represent the people of Texas and what is in their best interest! Do not vote to pass this Bill ---kill IT now!

Grace Pankl

Self

Austin, TX

I am deeply against this bill and am reaching out to let you know that I oppose it. I have lived in Texas for 15 years and every year it gets more and more expensive to live here and even working two jobs I still struggle to afford rent since wages aren't increasing but I love where I live and am a part of this community. In a state where we pride ourselves on our independence, it is hypocritical to say that we cant work within our own communities to create laws and have our voices heard. It is shameful to claim that those who don't even care to listen get to decide how to govern our lives. Please join me in opposing this bill.

Virginia Philippy

St. Vincent de Paul Society

Austin, TX

Please defeat this bill. It harms the most vulnerable of the community, putting more people on the streets. It creates problems rather than correcting them.

Mike Phillips, Texas IAF Leader

Texas IAF

San Antonio, TX

This bill is a terrible idea because it would prevent cities from passing codes restricting payday lenders, and would damage work raising the minimum wage and ensuring fair hiring practices. This bill if passed would hurt poor people!

Eloise Sutherland

self

Austin, TX

Please consider the least among us, people who earn barely enough for their families to survive. When tragedy arrives they do not have the funds to cover repairs to a vehicle, unexpected medical expenses or final arrangements for a lost loved one. Those loaning them the funds to get through the emergency should not be profiting off of their misfortune or making it impossible to ever repay the loan. Payday lenders need to be regulated the same as those entities lending to you and me.

Carolyn Croom, Ms.

self, retired

Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Thank you.

Jared Sloane, President & CEO

AccelerateDFW Foundation, Inc.

Fort Worth, TX

As the CEO of AccelerateDFW Foundation, Inc, a Fort Worth non-profit dedicated to supporting entrepreneurs, I write in opposition to HB 2127 because it undermines important poverty alleviation and asset building philanthropic work in Fort Worth's communities. Small business development, particularly in Greater Fort Worth's and Tarrant County's communities of color, is a key pillar to the asset building movement. Enabling any local business with an occupational license to sue a city that is providing small business support and development services, asserting that those programs create more competition, would disrupt vital, wide-spread, and long-standing programs that have proven and tangible results and positive impacts for our communities. New business growth, as a result of small business development efforts, creates opportunity for expansion, acquisition, innovation that benefits us all.

Dale Johnson, Dr

Interaction Records

Taylor, TX

Why are you trying to control people's lives? People are entitled to govern their communities? Who wrote this bill, some fanatic right wing think tank?

Alison Beam

Self

San Antonio, TX

Texans know best -- we know best what our local communities and what our state needs. I strongly oppose HB 2127 because it unnecessarily limits municipalities from acting in their best interest -- much like the State of Texas does not want the federal government telling the state what it can or can't do, local governments do not want the state dictating to municipalities what they can or can't do. HB 2127 threatens to silence the voice of Texans and disenfranchise us when it comes to local policy. Instead, what Texans really need is a more direct say in how we're governed. That's why I strongly support SJR 25, which would enable the citizens of Texans to be heard through statewide ballot initiatives and referendums. Gov. Abbott himself said, following his re-election, "Thank you for your trust ... we will work every single day to earn that trust." The Legislature can earn our trust by trusting us - trusting us enough to have a more direct say in how we're governed at the municipal and state level! NO to HB 2127, YES to SJR 25!

If you trust our vote to count when we elect you, then equally trust it to count when Texans enact policy through local or statewide initiatives and referendums. If you're honestly representing your constituents then there should be no discrepancy, nothing to fear. Thank you.

William Zehner, PhD

Self - Retired Businessman / Professor

Burnet, TX

Are you all in the State Legislature crazy? Let the local counties and cities enact laws that are best for their communities. You whine and complain like "little girlie, girls" when the Feds preempt State laws - so do NOT do the same thing to Texas counties and cities. A related issue is that any law has to have an enforcement mechanism to be effective which increases administrative costs. Let's apply some uncommon common sense here in Texas. The last thing we need in Texas is another for something that is NOT a problem!!!!

Zachary Whitakdr

Self

Manor, TX

Texas House Bill 2127 poses a significant threat to local government autonomy and the well-being of communities. By centralizing power within the state government, it undermines the crucial role local governments play in addressing unique needs and concerns. This bill erodes democratic principles, silences diverse perspectives, and disempowers local communities.

Local governments' firsthand knowledge of community challenges allows them to tailor policies effectively. State-level legislation, however, is often too broad and slow to react. Centralizing control over vital social issues jeopardizes human rights, as state control may lack the responsiveness needed to protect all citizens.

The bill undermines federalism, disrupting the balance of authority between state and local governments. Additionally, it may deter businesses and investment, harming local economies and job opportunities.

Rejecting Texas House Bill 2127 is essential to preserve local government autonomy, ensuring they continue to serve as democracy's bedrock and protectors of our communities' best interests

Peter Baughman

self retired

San Antonio, TX

Please vote NO on this bill. This is a classic case of overreach by conservative politicians who don't represent the larger municipalities in Texas trying to force their values on everyone else. It's not democracy, it's tyranny!

Anita Lavallee

St Vincent de Paul

Spicewood, TX

I oppose this house bill. I do not believe any type of government organization should allow businesses to engage in payday and title loans by companies who charge exorbitant rates of interest.

Cecilia Schmidt, Ms.

Society of St. Vincent de Paul

Buda, TX

I respectfully oppose passage of HB 2127. I have seen first hand the damage that payday lending practices have on the poor in my area. This population struggles daily to care for themselves and their families. They need no additional burdens.

Mary Anne Longenecker, Ms.3202

Society of St. Vincent de Paul

Austin, TX

Adoption of this bill would drastically and adversely impact the working poor in our community. The people that use Payday or Title Loans have few if any other resources to turn to if an illness, job loss or rental increase occurs. I strongly oppose the passage if this House Bill #2127 and ask that you do the same.

Andrew Chastain

Self, Accounting Technician

Austin, TX

I oppose this bill because it attempts to strip autonomy away from local areas.

Belinda Elizondo, Mrs.

At. Vincent de Paul

Austin, TX

I am opposed to passage of this bill as it overrides the local ordinance that affects citizens to the predatory nature of payday loans. As a volunteer we see the harmful effects of its impact on a person's/family's income. Families living paycheck to paycheck and seeing those loan payments never ending. Not a good bill for Austin's citizens.

Katherine Artzt

self

AUSTIN, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Patricia Bourgeois

Self

Austin, TX

I believe it would be wrong to restrict cities, counties, or towns from making laws about payday or car title loans. I believe these loans are predatory and prey on the very people who can least afford them, the poor.

Paul Lavallee

St. Vincent de Paul

Spicewood, TX

I oppose this house bill i do not believe that any type of government organization should allow businesses to engage in pay day and title loans by companies who charge exorbitant rates of interest.

Nick Mitchell-Bennett

cdcb | come dream. come build.

Brownsville, TX

cdcb | come dream. come build. thanks the House State Affairs Committee for the opportunity to comment on HB 2127 which would enable state preemption of certain municipal and county regulation. More specifically, HB 2127 would expand predatory lending by preempting payday and auto title lending ordinances adopted in 49 cities across Texas. These local ordinances protect 11 million Texans from predatory lending in which loans average anywhere from 200%-500% APR and cost thousands of dollars to repay.

When a potential borrower is unable to secure a loan at a bank, has little to no savings, and faces an emergent financial situation, they turn to payday and auto title lenders. Predatory lenders target low-income earning individuals with inconsistent income, minorities, those with poor financial literacy, and other vulnerable populations. Texas is one of the few states that does not have a cap on the fees that payday and auto title lenders can charge. Predatory lenders encourage borrowers to borrow more than they can afford, inflate fees and costs associated with the loan, and trap borrowers into a cycle of debt and push them further into poverty.

49 cities in Texas, including Brownsville, have taken steps to mitigate the harmful effects of predatory lending.

Some of these ordinances include:

Limiting the size of payday and auto title loans based on borrower income,

Limiting renewals, or rollovers, of payday and auto title loans, and

Requiring each payment to reduce the loan principal by at least 25%.

HB 2127 not only has an adverse effect on predatory lending ordinances but also, because of its extremely broad language, allows the state government to preempt critical ordinances that protect vulnerable populations in Texas. Field preemption creates a cause of action, where any taxpayer can sue a municipality or county if they find that a local ordinance has an adverse effect on any entity regulated under the Finance Code, Natural Resources Code, Labor Code, Occupations Code, and Agricultural Code. Once again, because the scope of the bill is so broad, impacted entities could assert that local efforts to combat poverty, housing insecurity, and homelessness adversely affect their business interests.

A prime example that directly affects cdcb | come dream. come build. includes realtors, licensed under Ch. 1101 of the Occupations Code, who, under HB 2127 would be able to oppose any affordable and supportive housing efforts by citing lower local home values and possible business impacts. Essentially, any and all business-oriented parties are able to claim adverse business effects and sue municipalities and counties who provide financial and developmental assistance to vulnerable populations.

Wealth and asset building organizations like cdcb | come dream. come build., denied the protection of local governance due to HB 2127, would be unable to effectively combat poverty in vulnerable populations. Simply put, this cannot happen.

Elizabeth Gremillion

Self / Teacher and musician

Austin, TX

HB 2127 must not be allowed to pass in the House. My local government (and other local governments) must retain the ability to protect their communities by being able to pass basic protections people rely on such as civil rights, the protection of the environment, and protection of consumer health. Thank you.

Mitzi Patiño Eastman

St. Vincent de Paul Conference, St. Austin Catholic Parish

Austin, TX

I strenuously oppose the relaxing of regulations on payday lenders! As a member of the St. Vincent de Paul Society, I witnessed first hand the devastating impact of the predatory lending practices to which persons already experiencing poverty were subjected to! This is WRONG - if Jesus were here - he'd be flipping these tables. Of course the lending lobbies would love to return to these days - but these practices deepen the cycle of poverty and MUST stop.

Kerrin Meyer

Self

Austin, TX

I am against HB 2127 because it limits local government control.

Joyce Dixon, Ms.

Self

Dallas, TX

This legislation would limit local governments from passing basic protections around civil rights, the environment, and consumer health, and so much more. That's why I emphatically oppose this bill.

Enedino Samudio, Mr

Self

Austin, TX

To whom it may concern,

Payday and auto title loans are harmful for Texans and pull financially vulnerable families and individuals deeper into poverty. Currently, these loans:

- Average 200% to 500% APR, with a \$500 loan often costing \$1,100 to over \$3,000 to repay.
- Hurt our local economies by causing a loss of \$1.6 billion in annual gross product and the equivalent of 2,100 jobs per year,
- Have, in the past decade, led to over 374,000 Texans losing a car to repossession, harming individuals, families and small businesses, and
- Treat vulnerable Texans as cash cows, charging Texans 2 to 5 times the rates charged in other states where these loans are legal.

ESamudio

Christian Kurtz

Self

Austin, TX

This is a clear attempt to circumvent local governing within the rule of law and I am against this!

Gary Aiken, Union member

IBEW LU 60

San Antonio, TX

These bills would prohibit local policies that:

Guarantee basic safety protections for construction workers.

Require consumer protections and restrict predatory lending abuses.

Regulate sanitation, pest control and local hazards.

Protect our environment and animals including regulations on puppy mills.

Ensure fundamental civil rights protections.

Respond to disaster and public health emergencies.

Regulate noise and amplified sound.

Set local truck routes and many other unintended consequences

It is up to the local governments to have a say in how their communities operate and the people that have been elected need to understand this. Not every city is the same, we all have different ideas and beliefs. Don't put this bill in to law, VOTE NO!

Garrett Leach
Self, software engineer
Richardson, TX

This bill should be roundly rejected. Just as The Supreme Court calls states the laboratories of democracy, cities are the laboratories of law. It is unreasonable to try some laws only at the size of Texas, we need municipalities to try things. They will get things right, wrong, or something else, when they do they are responding to the place where government starts - the people. In addition this bill strips qualified immunity in an unjust manner showing that pain or cruelty is the point. I can't abide such a narrow stripping of immunity in a time of increased animosity, division, hatred, and showmanship. No elected official will have my vote if they act to denounce kindness, thoughtfulness, neighborly community or whole community justice.

Diarmuid Nicholson
Self Retired Federal Employee
Round Rock, TX

I am writing to voice my opposition to this bill. Citizens of these cities worked to have restrictions placed on certain types of lending practices because they recognized the harm caused to low income residents. I would hope that the State of Texas would place some restrictions on the lenders rather than overturning local regulations.

Michael Lee
International Brotherhood of Electrical Workers
New Braunfels, TX

To the representatives of our great state:
What are the intentions behind this bill, other than a power grab from the citizens of Texas? I have grown up in Texas my whole life and it is a proud and great state rich in history. Part of that history is the ability of Texans to make their lives better through their work with others, and our Local governments having the autonomy that befits a state that is as celebratory of freedom as Texas. This bill is an affront to the decency of Texas. If a city on the Gulf Coast decides to pass an ordinance that benefits them, and does no harm to anyone else that doesn't live in that municipality, this bill would allow the State Government to override the wishes of the citizens of that city. How is this in the best interest of Texans? This bill is governing from the top down, and disregards the rights of people to govern themselves. It looks like a naked power grab away from the PEOPLE of Texas. How will this bill HELP the people of Texas? Since when is the disenfranchisement of whole cities or towns the purpose of State Government? Anyone supporting this bill should re-evaluate their motivations. Let the people of Texas Govern themselves at the local level.

Thank you for your consideration,
Kody Lee
International Brotherhood of Electrical Workers - Local 60 est.1893 - San Antonio Texas

Kathleen Kapenga
Self; retired librarian
El Paso, TX

I believe strongly that the US must safeguard the right of every citizen over the age of 18 to participate in decision-making. This starts with automatic registration to vote, automatic voting by mail, and fair districting. When these conditions are met in Texas and elsewhere, I do not think we will see bills such as Texas HB 2127 / SB 814 that seek to restrict the right of citizens to determine their own affairs at the local level, including, for example, legislation to raise the minimum wage, protect the environment, and reform local public safety laws. This right is upheld by the United Nations Universal Declaration of Human Rights, to which the US is a signatory. Thank you for your attention.

Mihir Pankaj
Self - Hospitality
Paris, TX

I oppose this bill

Brad Richards
Self/Attorney
Houston, TX

I oppose this bill, as it protects lenders whose practices can negatively affect all Texas residents, not only those in their local municipality or county, because persons in need are not limited to their own community. One job of the State is to help protect Texans from usurious rates, and the local municipalities should not be able to preempt that overall protection simply because it is easier for payday and title lenders to exert local influence.

Andres Vasquez
Self. Retired
Austin, TX

I am testifying against HB 2127, speaking for myself.

In general, I believe the scope of House Bill 2127 is overly broad. Specifically, I am concerned that this bill will nullify important local ordinances that may help some Texans avoid extreme practices if they need a payday or title loan.

Texas is not California or Florida or Connecticut and our state laws, enacted by you, our elected Legislators, articulate and preserve Texans' unique intentions and rights. Similarly, elected city council members across the state have enacted ordinances that articulate and preserve the unique intentions and rights of their citizens. For example, forty-nine (49) cities have passed local ordinances that limit extreme or harmful payday and auto title lending practices. Many ordinances limit the size of the loan, which benefits both the individual and the credit access business by increasing the likelihood of timely repayment.

I have been a volunteer for over 20 years with a faith-based non-profit organization, the Society of St. Vincent de Paul. We provide direct, person-to-person assistance to individuals and families, usually in the form of financial help with rent, utilities, etc. We have encountered so many families across the state struggling to repay their payday or title loans. In Central Texas we even created a program to convert some of these high-interest loans (usually over 300% interest) to a low-interest loan (2.5%) they can repay and re-establish their credit history.

Local ordinances address needs identified by a municipality for the benefit of their citizens and HB 2127 will nullify them. Nullifying ordinances regarding payday loans may not be the intent of this bill, but it will be one outcome.

HB 2127 is unnecessary. If a local ordinance goes too far or is no longer needed, there are local remedies available. Additionally, if the Texas Legislature identifies an issue with a local ordinance and feels the need to address it, this body has processes for thoughtful consideration of the issue and appropriate action.

Finally, it seems to me that this bill will result in large numbers of local issues being escalated to the Legislature because Texans will have little ability to address them locally. Policy makers admirably manage the incredible volume of state-level issues considered each session and I can imagine no benefits from unnecessarily increasing your workload.

Thank you for the opportunity to comment on this bill.

Andrés Vasquez

Kathy Ponce
Myself
Maypearl, TX

Texas is either a state of laws or a state of lawlessness. We are fast becoming a state of lawlessness due to so many of the liberal blue cities just doing whatever they feel like doing. Now do not get me wrong, I love the local control that Texas gives to their local municipalities. I do not ever want to be living under state control. That is actually why I left a blue state for Texas. But it is out of hand when Dallas City Council just passes a resolution stating they support abortion. And how about Houston? Passing New Green deal style regulations? That do not adhere to state law? And let us not even start with Austin. The Texas legislature must do something to reign in this craziness. The only place laws and regulations should be passed is in Austin during the legislative session. Not at City Council or County meetings. And yes even at School Board meetings. So I ask you. Will Texas become a state of laws or a state of lawlessness? This question will be answered by you. I urge you to support HB2127. And pass it on Wednesday March 15th so the process of getting a floor vote can start.

Anne Sweet
Self
Georgetown, TX

This proposed bill is an extreme overreach of the state government over municipal governments and the ordinances they have in place to protect their citizens. It is clearly state legislators responding to the lobbying by unfair lenders. In addition, the same logic applied in this bill could be used to further limit any ordinance passed by a municipality. I urge you to oppose this.

Elizabethu Martin
Self - retired
Wimberley, TX

Predatory loan programs keep disparate people in poverty and are truly immoral. Passing this bill will keep states from outlawing and regulating these predators

Kathleen Bryant
United Way of Tarrant County
Arlington, TX
House State Affairs Committee,

As the volunteer Chair of the United Way of Tarrant County Public Policy Committee, a community activist, a homeowner and a life-long Texan, I would like to express my staunch opposition to HB 2127.

This bill is so broadly worded that it threatens many critical and innovative partnerships and programs working to build more prosperous neighborhoods and thriving families across the state.

These threats include potential liability and derailment to:

- Desperately needed affordable housing initiatives to combat homelessness for families and veterans,
- Volunteer free tax preparation assistance programs being supported by local municipalities which put millions of dollars back into the pockets of local residents and drive local prosperity,
- Critical innovative and experimental partnerships between local governments and philanthropic organizations,
- Workforce development programs geared towards closing the egregious skills gaps in high-paying technical and vocational fields,
- Municipal support to encourage small business growth, which is a critical source of wealth-building, innovation, and prosperity for every community across Texas.

Ensuring that all Texans have access to the incredible wealth of opportunities this state has to offer requires greater innovation and closer collaboration between local governments and the entities and businesses that are working to support their citizens and participate in the local economies. Chilling partnerships and pre-empting successful programs which connect citizens to critical resources for achieving full employment and driving local prosperity is a terrible legacy for this legislative session to consider.

HB 2127 isn't right for Tarrant County and it isn't right for Texas. Please do not bring this bill to a vote on the House floor.

Thank you for your consideration,

- Kathleen Bryant

Kimberley Cook, Ms
Self
Murchison, TX

Local governments should be able to pass laws locally. Say not to HB2172, which prohibits this.

Gerald Boyer, Mr.
Self
Round Rock, TX

I do not believe this bill is a positive move for local municipalities or counties whereby the state is taking away their rights to regulate and allow overrules of local statues, I.e. developed to allow local jurisdictions to disallow such things as payday loans which charge as much as 600% interest on loans. The state should not allow that type of extortion. This bill would allow the state to strike down any ordinances regulating such ordinances and other local laws without recourse. 59 cities have ordinances against such loans that would be struck down if this bill passes. Vote against HB 2127.

Maureen Carter, Mrs.
Self/Retired tax examiner
Austin, TX

I am OPPOSED to this bill. As a volunteer with the poor, I have seen the downward cycle that our most vulnerable individuals find themselves in when payday loans aren't regulated. I see a direct correlation between unregulated payday loans and an increase in the homeless. We don't need to increase the problem of homelessness when so many people are already at risk due to rising costs.

Cathy Skurow, Mayor
City of Portland, Texas
Portland, TX

Chairman Hunter and esteemed members of the State Affairs Committee

Thank you for the opportunity to provide public comment on HB 2127. My name is Cathy Skurow and I am the Mayor of the City of Portland. I'm providing public comment on behalf of the City of Portland and I am, respectfully, opposed to HB 2127. Local government is closest to the people and I, along with my colleagues on city council, am elected to represent their interests. The City of Portland is a conservative city of approximately 22,000 individuals and I am proud of our long history of controlling costs while providing our residents and business community with a quality place to live and work. I shudder to think of the unintended consequences on local governments if HB 2127 prevails. The unintended consequences of this bill can be far-reaching and, if passed, cities may no longer be able to adopt or enforce ordinances to protect its residents and businesses. For example, the City of Portland requires door-to-door salespersons to register with the city for the safety of our residents. Would this be preempted under the Occupations Code? Most of the time, these door-to-door salespersons are not from the local region. There is a reason that Portland is one of the safest communities in the Coastal Bend region and our residents demand that we keep it that way. Please do not preempt the resources that local cities use to represent the will of our constituents. Other ordinances that may be affected include: 1) Drought conditions (Agricultural Code); 2) Overgrown lots (Agricultural Code); 3) Insects and bees (Agricultural Code); 4) Raising animals (Agricultural Code); 5) Predatory lending businesses (Finance Code); 6) Pawn shops (Finance Code); 7) Injuries at special events (Insurance Code); 8) Employment discrimination (Labor Code); 9) Uncontrolled burns (Natural Resources Code); 10) Unsafe waste storage (Natural Resources Code); 11) Heavy trucks (Natural Resources Code); 12) Oil, gas, and propane pipelines (Natural Resources Code); 13) Unsafe outdoor festivals and sporting events (Occupations Code)

Thank you again for this opportunity and I implore you to allow cities to regulate at the local level.

KATHLEEN STAHL

St Vincent de Paul
Horseshoe Bay, TX

HB 2127, I oppose this bill because I oppose title loans. They are as bad as borrowing from a loan shark and take advantage of desperate people who are already in precarious financial situations.

Ann Newberry
Society of St. Vincent de Paul of Central Texas Austin Diocesan Council
McGregor, TX

I beg of you, please oppose this bill. It protects predatory lenders that make it impossible to repay loans and harms Texans and local economies.

Ruthine Raley
self, professor
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders

Jordon Moses
Self
San Marcos, TX

I believe every representative should vote no on this bill. This bill's effects would undermine the basic principals of democracy and strip power from communities. Every community deserves the right to self determination.

Marie Cardenas
St. Vincent de Paul
Wimberley, TX

HB 2127 regarding predatory and payday loans. I am strongly opposed to this bill. I have seen first hand how this has put people further in debt where they have been unable to pay their other bills.
I work with St. Vincent de Paul, a charitable organization who helps people struggling to pay their bills because of this practice.

Elizabeth Mendoza
Self
San marcos, TX

Please vote no on this bill. We need our community leaders, who are voted into power by the community FOR the community, to be able to pass ordinances and things that will help keep our community safe. Please dont do this. We have already been hit enough with tragedies. This bill is going to hurt our community, and not let our voices be heard. Dont do this for the Love of God please dont torture us more and keep us down when we are trying to rise above the norms of society and create a community that is just and peaceful. We deserve that much.

Elaine Beyers
Self Retired
Austin, TX

Payday Loans rob the income insecure of their hope to recover financially. Their unreasonable very high interest rate very often leads to being unable to pay it back. It often becomes a predatory loan. Please do not help the Predators and help the Income Insecure

Matthew Pogor
Society of St. Vincent de Paul
Round Rock, TX

I am testifying against HB 2127, speaking for myself.

In general, I believe the scope of House Bill 2127 is overly broad. Specifically, I am concerned that this bill will nullify important local ordinances that may help some Texans avoid extreme practices if they need a payday or title loan.

Texas is not California or Florida or Connecticut and our state laws, enacted by you, our elected Legislators, articulate and preserve Texans' unique intentions and rights.

Similarly, elected city council members across the state have enacted ordinances that articulate and preserve the unique intentions and rights of their citizens. For example, forty-nine (49) cities have passed local ordinances that limit extreme or harmful payday and auto title lending practices. Many ordinances limit the size of the loan, which benefits both the individual and the credit access business by increasing the likelihood of timely repayment.

I have been a volunteer for over 10 years with a faith-based non-profit organization, the Society of St. Vincent de Paul. We provide direct, person-to-person assistance to individuals and families, usually in the form of financial help with rent, utilities, etc. We have encountered almost 200 families just in the Austin area to repay their payday or title loans. In Central Texas we even created a program to convert these high-interest loans (usually over 300% interest) to a low-interest loan (2.5%) they can repay and re-establish their credit history.

Local ordinances address needs identified by a municipality for the benefit of their citizens and HB 2127 will nullify them. Nullifying ordinances regarding payday loans may not be the intent of this bill, but it will be one outcome.

HB 2127 is unnecessary. If a local ordinance goes too far or is no longer needed, there are local remedies available. Additionally, if the Texas Legislature identifies an issue with a local ordinance and feels the need to address it, this body has processes for thoughtful consideration of the issue and appropriate action.

Finally, it seems to me that this bill will result in large numbers of local issues being escalated to the Legislature because Texans will have little ability to address them locally. Policy makers admirably manage the incredible volume of state-level issues considered each session and I can imagine no benefits from unnecessarily increasing your workload.

Thank you for the opportunity to comment on this bill.

Matthew Pogor

Sandra DaConturbia
SELF
College Station, TX

I oppose HB2127

Lucille Horne
Self. Retired
Sealy, TX

Why do Republicans claim to be for small government, states rights and local control except when they want to impose their will on others. This bill is government over reach.

Cecilia Brodbeck
St. Vincent de Paul Society
West, TX

The St. Vincent de Paul Society has helped neighbors victimized by predatory loan companies that prey on the poorly educated and poverty stricken citizens. The tragedy resulting from these "loan sharks" is the people succumbing to their false sense of hope are the least likely to be able to pay off these high interest loans. HB 2127 can potentially nullify the beneficial local payday and auto title lending ordinances adopted by 49 cities and can open up the possibility of businesses harmed by these ordinances to sue these municipalities. Please oppose HB 2127.

Thank you,
Cecilia Brodbeck, member of SVdP Society

David Lopez
Society of St. Vincent de Paul
Georgetown, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Delia Lopez
Self
Georgetown, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Mary Dickerson
self
Austin, TX

I oppose HB 2127. This protects predatory lenders and hurts some of the most vulnerable citizens in Texas----those who are barely getting by. I cannot imagine why any elected official would advocate for practices that are usury, by definition and referred to in our vernacular as "predatory". There have been so many religious organizations including the Diocese of Austin and The Baptist Standard which oppose these loans because they know first-hand the havoc they wreak on poor households that are ill-informed and poorly equipped to retire this debt. Additionally, organizations like Texas Appleseed which advocates policies for the poor, have published numerous studies about the dangers of these loans on our citizens. Again, I oppose this bill and cannot fathom why an elected official would vote in favor of it.

Frank DaConturbia
self
College Station, TX

I am opposing this bill. Thank you for your attention

Arely Cure
Self / Director of Consulting Operations
Arlington, TX

I oppose the HB 2127 because it undermines important poverty alleviation and asset building philanthropic work in local communities.

Russell Wick

Self

Austin, TX

Please oppose HB 2127. Thank you.

Lova Stevens

St. Vincent de Paul Society of St. Austin Catholic Church

Austin, TX

HB 2127 Through my work In the St. Vincent de Paul Society I have met with a quite a few families who are barely making enough money to stay afloat and have taken out a Pay Day loan that they will never be able to pay off, due to the extraordinary high interest rates. This puts them on the brink of losing a place to live because they can not afford the rent or losing their car, which is their main means of getting to work or health facilities. The most vulnerable Texans should not be paying some of the highest interest rates on loans in the nation, just to live here and be able to contribute to the prosperity of the state and others. Please do not support this bill. It is destroying families.

Larry Pesek

St. Vincent de Paul Society

College Station, TX

In working with the St. Vincent de Paul Society I have seen the negative impact of predatory loans on citizens in Bryan and College Station. I oppose HB2127 as it restricts the ability of our cities to try to control this unethical practice.

Donna Nicholson

Self

Round Rock, TX

I oppose this legislation as harmful to the rights of a municipality or county to protect and defend the welfare of its citizens.

Rosa De La Cruz

Self and St. Vincent de Paul

Temple, TX

Please let it be known that I oppose this bill because payday and auto title loans are harmful for Texans and pull financially vulnerable families and individuals deeper into poverty. Please hear our opposition.

Nancy Glass, Ms

Self

Austin, TX

Do not pass HB2127. Let municipalities make their own decisions. LEAVE AUSTIN ALONE and other large cities too!!!!

Margaret Schulenberg

self / retired

Round Rock, TX

I firmly oppose HB 2127.

Local communities are best able to determine local needs.

The state exceeds its authority both when it imposes regulations on the local community without consideration of local concerns and when it forbids local communities from enacting local solutions to local concerns.

Reject HB 2127.

Christopher Grisolia
Self/ Construction Management
Krm, TX

I am 100% against this bill.

It goes against everything Texas stands for. We believe whole heartedly in the ability to self rule at every level of government as is written in our state constitution. Each municipality and the people within it's jurisdiction have the sole right to control their rule of it.

Please do not take Texas backwards. Do not move this bill out of committee. Do not pass this bill at all.

John Dagger
self; retired
San Antonio, TX

I am opposed to this bill, restricting municipalities' autonomy in matters protecting citizen's rights to fair hiring and fair pay.

Daniel Brown
self
Austin, TX

I oppose HB 2127. The lenders of the the types of the loans are protected and emboldened by this bill. These lenders are preying on the most vulnerable of our community, those who are lowest of income, many which live and survive day to day. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Please pursue bills which improve our communities, and protect the vulnerable.

Nancy Jones
St. Vincent de Paul St. Austin Church, Austin Tx
Austin, TX

I am opposed to HB2127 .

Dennis Bruce Nieli, Rev.
St. Vincent de Paul of St. Austin Church
Austin, TX

Please oppose this bill which threatens the economic security of the poor.

Josh Schroeder, Mayor
City of Georgetown
Georgetown, TX

I am writing on behalf of the City of Georgetown to discuss our concerns with House Bill 2127, as written. Under the proposed bill, our ordinances, rules, regulations and policies that fall under the Agriculture, Finance, Insurance, Labor, Natural Resources, and Occupations codes would be preempted, with state statute prevailing.

State statute does not currently address each city's unique challenges, nor does it provide for solutions in cases of outlying circumstances. Large metropolitan cities will have different challenges than small, rural ones. Preempting an entire field prevents cities from regulating numerous issues that squarely impact local residents. In the case of Georgetown, the preemption of the Occupations code could wipe out our Chief of Police's ability to promulgate policies for the department in which he heads. Additionally, it would preempt safety concerns, such as fireworks within city limits and ordinances to protect citizens and promote safety during outdoor festivals and sporting events. Finally, it would preempt our authority to regulate drought conditions. Across the state, drought conditions vary – even within Williamson County, each city has vastly different challenges regarding water. Preempting our ability to make decisions to safeguard our resources is both damaging and unsafe for our residents.

Additionally, we have concerns with the timeline of the bill. Should House Bill 2127 pass as written, it would require us to execute a full-scale code and policy rewrite. This is not something that is reasonably achievable by September 1, 2023. Additionally, we would need to hire an outside consultant/firm to assist with the rewrite, as we do not have the employment capacity to do so. Given the legislative process we need to follow in order to hire an outside contractor, the timeline simply cannot be met.

Finally, the bill creates an undue financial burden on cities. Cities will have to either hire additional internal employees for code rewrites or hire outside contractors in order to execute the requirements outlined in the bill. This coupled with the potential costs associated with lawsuits as a result of passage, has the potential to financially cripple small cities and create a financial burden on others.

In summary, current state statute simply is not equipped to address the major differences between regions of Texas. Cities are set up to address these very matters for the citizens within our boundaries – I respectfully ask that these responsibilities remain with cities so that we may continue to address our unique challenges as they arise.

Thank you for your time and attention to this matter.

Trisha Dang, City Attorney
City of Sugar Land
Sugar Land, TX

The City of Sugar Land strongly opposes House Bill 2127 (HB 2127) by Rep. Dustin Burrows, which would prohibit our city from adopting or enforcing certain ordinances, orders, rules, or policies related to fields occupied by provisions of various state codes.

This bill directly conflicts with our City Council's legislative position statement that states, "Oppose legislation that preempts or erodes the authority of city government or is detrimental to the City's ability to pursue citizen priorities or respond to local citizen concerns." Furthermore, this bill would limit our ability to regulate businesses within our city, which could have significant consequences for our residents and local economy.

HB 2127 would force the City to consider repealing essential portions of our City Code that protect our residents. Specifically, HB 2127 would have a significant impact on our ability to regulate hiring requirements for police officers, which is a critical function of our city to ensure the safety and security of our residents. Chapter 1701 of the Occupations Code establishes specific requirements for police officer employment, and this bill would restrict our city's ability to enforce these regulations. This limitation could have serious consequences for public safety in our community.

Additionally, we believe that the bill would require the City to repeal Article X - Irrigation Systems from our Code of Ordinances. This repeal would prohibit the City from ensuring that irrigators have a valid license, which is required by Chapter 1301 of the Texas Occupations Code. Other codes that may be impacted include Article III - Electrical (Ch. 1305 Occ. Code - Electrician), Article VI - Plumbing (Ch. 1301 Occ. Code - Plumbers), and many more. It is impossible for the state to ensure compliance with its codes across the state; therefore, the state relies on cities to perform its local work. Our ordinances require individuals to obtain permits from the City and adhere to public health and safety regulations, which allows us to ensure that work is done in accordance with state statutes and to protect our residents.

We also have concerns with how HB 2127 would impact our ability to regulate pay day lenders, tow truck companies, and much more. Unfortunately, without a clear understanding of the exact set of issues this bill aims to address, it is difficult to fully comprehend its potential impacts on our City. The broad language in the bill could limit our ability to address important issues that are unique to our community.

Another concern we have with HB 2127 is the provision that waives the City's governmental immunity, official immunity, and qualified immunity. This provision would expose the City and its officials to increased liability and subject local taxpayers to paying attorney's fees, expenses, and court costs in cases where such immunity is no longer available. We are concerned that anyone, regardless of where they reside, may bring suit against the

Eric Mata
Texas Organizing Project
Dallas, TX

I urge you to reject proposed legislation preventing cities from passing ordinances restricting payday lenders. Such legislation would not only harm the most vulnerable members of our society but also hinder efforts to raise the minimum wage and ensure fair hiring practices.

Payday lending is a practice that preys on the most vulnerable members of our society, including low-income families, seniors, and people of color. These lenders often charge exorbitant interest rates and fees that can trap borrowers in a cycle of debt. Cities nationwide have recognized the harmful effects of payday lending and have taken steps to restrict these lenders. By prohibiting cities from passing these ordinances, the proposed legislation would effectively strip local governments of the power to protect their citizens from predatory lending practices.

Furthermore, the proposed legislation would undermine efforts to raise the minimum wage and ensure fair hiring practices. Many payday lenders rely on low-wage workers who struggle to make ends meet. By preventing cities from taking action to raise the minimum wage, the proposed legislation would perpetuate a cycle of poverty that benefits payday lenders at the expense of working families.

In addition, the proposed legislation would make it more difficult for cities to ensure fair hiring practices. Many payday lenders have a history of discriminating against people of color and other marginalized groups. By preventing cities from passing ordinances that promote fair hiring practices, the proposed legislation would make it harder to hold these lenders accountable for their discriminatory practices.

In conclusion, I urge you to reject the proposed legislation preventing cities from passing ordinances restricting payday lenders. Doing so would protect our society's most vulnerable members and help ensure that all workers are treated fairly and with dignity.

james davis
512-415-7334
Austin, TX

Dear Sir, as a Registered Nurse and a person who works with neighbors in need, I have witnessed the impact of high interest loans on families in poverty. It makes really difficult circumstances so much worse. It creates a financial imbalance that many of these families never recover from! Surely we can do better than this for our most vulnerable citizens.

Cathleen Brown
Self Retired
Austin, TX

Loans that hav excessive interest and payback rules hurt our most vulnerable. Many cannot pay the increasing bill and loose their investment. Municipalities indeed should have laws prohibiting this harm to residents.

Vote against HB 2127.

Cindy Fountain
TXUUJM Texas Unitarian Universalist Justice Ministry
Cleburne, TX

I oppose this bill because I believe that every Texas community deserves to have its community leaders and members provide what is essential to that community for its needs. There is much diversity in our communities - not only the people, but the geography, the economic activity, the recreational aspects, and healthcare needs and accessibility. The city and county officials are elected for a reason and need to be able to conduct the business of their constituents. Constituents need to be able to hold their elected officials accountable and tying the hands of our elected officials to do the work of our communities is harmful to the community and to the democratic process. Taking local control from local elected leaders belies the philosophy of small government. Thank you for reading, and please realize the harmful consequences this bill will bring to all Texans. - Cindy Fountain, Cleburne, TX

Wendy Herman, Sr. Intergovernmental Relations Coordinator
City of Corpus Christi
Corpus Christi, TX

March 15, 2023

The Honorable Todd Hunter
Chairman, House State Affairs Committee
P.O. Box 2910
Austin, TX 78768

RE: HB 2127

Dear Chairman Hunter and Members of the Committee:

I am writing today concerning the above captioned bill. The City of Corpus Christi is strongly against the passage of this bill in its current form.

HB 2127 states that the State of Texas has historically been the exclusive regulator of many aspects of commerce and trade, and in recent years, several local jurisdictions have sought to establish their own regulations of commerce that are different than the state's regulations. This has led to a patchwork of regulations across this state that provide inconsistency. However, in attempting to unify these codes, the bill also strips cities of their ability to self-govern and opens them up to potential costly lawsuits and penalties.

This bill also creates liabilities for the City should we violate the bill's preemption laws and waives governmental immunity, official immunity, and qualified immunity. The bill broadly preempts City regulations applicable to the agriculture (including grass and tree ordinances), Finance, Insurance, Labor, Natural Resources, and Occupations Codes. Given the wide breadth of all these codes, inadvertent preemptions of City codes are very likely, for which the City would be held liable.

In its current form, HB 2127 must be defeated. At the core of the City of Corpus Christi's Legislative Agenda is the desire for our city to be able to self-govern. We stand firmly against any attempts by the State to undermine the principle of home rule and local control. HB 2127, and its companion bill SB 814, overrides local ordinances in important areas and we encourage you to vote against these bills.

Sincerely,

Paulette Guajardo
Mayor
City of Corpus Christi

Julie Oliver
Ground Game Texas
Austin, TX

I want to register opposition to HB 2127. The full scope and impact of HB 2127 is not fully understood, and millions of Texans stand to be impacted when their local elected officials are no longer able to legislate on topics that impact their quality of life. This will have a chilling effect on democracy, and I respectfully request that this bill not pass.

Carol Collins
Retired
San Antonio, TX

Please help stop this bill! This bill would prevent cities from passing codes restricting payday lenders, and would damage work raising the minimum wage and ensuring fair hiring practices. As a public librarian I repeatedly helped some poor visitors who were dealing with payday lenders. Having a good minimum wage and fair hiring practices are ways to reduce incentives to commit crimes. With the wealthy in our country becoming increasingly wealthy even during the pandemic, we need a fair minimum wage.

Feliz Luna Barrett
St. Austin St. Vincent de Paul Society
Austin, TX

Please do NOT pass this bill as it harms the most financially vulnerable people of the state. It allows people to incur debts at interest rates that they never can finish paying.

Luis Garcia
Self
Austin, TX

I opposed to Bill HB 2127

Linda Campion
St. Vincent de Paul
Austin, TX

Unfair to make null and void local government ordinances already in place regarding predatory loans. The economics of low income Texans could be hugely impacted by this bill. I strongly oppose it's passage.

Nesan LAWRENCE
Self
Austin, TX

you oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders

Anil Prabhakar
self (engineer)
Cedar Park, TX

I am writing to the Representatives of the House State Affairs Committee to ask them to oppose HB 2127. This bill is an attack on local governments and Texas workers. It infringes on our fundamental right to run the communities in which we live and work every day. Please vote NO on HB 2127.

Erin Walter, Rev.

Texas Unitarian Universalist Justice Ministry

Bastrop, TX

As a faith leader and native Texan, I strongly oppose HB 2127 and urge you to vote against it. HB 2127 protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

These ordinances were adopted because faith communities, nonprofit organizations, and other community leaders came together to address the problem of payday and auto title lending in their community, a problem that the state has refused to tackle.

Payday and auto title loans are harmful for Texans and pull financially vulnerable families and individuals deeper into poverty. Currently, these loans:

Average 200% to 500% APR, with a \$500 loan often costing \$1,100 to over \$3,000 to repay.

Hurt our local economies by causing a loss of \$1.6 billion in annual gross product and the equivalent of 2,100 jobs per year, Have, in the past decade, led to over 374,000 Texans losing a car to repossession, harming individuals, families and small businesses, and

Treat vulnerable Texans as cash cows, charging Texans 2 to 5 times the rates charged in other states where these loans are legal.

Again, HB 2127 protects predatory lenders at the expense of Texans and local economies. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Please shut down this bill that will harm so many Texans.

Rev. Erin Walter, Texas UU Justice Ministry

Patricia Becker

Self

San Marcos, TX

I have been a volunteer for a charity organization that helps the poor. I have seen the devastating effects of predatory loans which take advantage of desperate individuals by making them essentially indentured servants. The government of each local entity should be given the power to decide for themselves if they will allow such unethical practices to continue in their cities. Giving carte blanche for companies to take advantage of the poor is never a good practice.

Judith Sweat

Self Retired

Austin, TX

I strongly object to the passing of this bill.

Thomas Nieland

Self, substitute teacher

Alamo, TX

HB 2127 is a proposed legislation that enables predatory deregulation of payday and auto title loan companies in Texas. Please protect your Texas constituents from being ripped off, when they are probably struggling mightily already to survive in our embattled economic environment!

Margery Pinson, Ms.

self

Galveston, TX

As a Texas voter and constituent with a social conscience I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Julie Paasche

self, Marketing Research Director

Austin, TX

I strongly oppose HB 2127 that would benefit predatory lenders at the expense of Texans, usually those least able to afford the outrageous interest rates charged by payday and auto title lenders. Please protect our vulnerable Texas workers by opposing HB 2127. That's your job -- protecting working Texans against those who detrimentally charge extreme interest rates. Thank you.

Margaret Popham

self

Lago Vista, TX

Please vehemently oppose this bill which hurts many individuals and families in Texas. Many times, people who sign up for these loans don't realize that it will take many years to pay back.

Nick Campion

Self-Retired

Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave us with no meaningful protections against abusive lending practices by payday and auto title lenders.

Jennifer Loehlin

self/retired

Austin, TX

I oppose HB2127. Municipal and county regulations on payday and auto title lenders were put in place because they are needed. HB2127 protects predatory lenders at the expense of Texans and local economies.

Frances Dunham, Ms.

Law Office of Frances Dunham

Buda, TX

Please do not pass HB2127 repealing predatory loans. It is the marginalized who suffer. I am a volunteer with the St. Vincent de Paul Society. I see people who are homeless because they are so burdened with these horrible loans. The prohibition in place is to protect them. Repealing these protections will benefit the lenders at the cost of the borrower. This is not a solution.

Ann May

self; retired

Houston, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders

Diane Duesterhoeft, Ms.
Texas Unitarian Universalist Justice Ministry
San Antonio, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. If this bill became legislation, it would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities--including San Antonio, where I live--covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Claire McSwain
St Vincent de Paul
Lago Vista, TX

I work with Saint Vincent de Paul and I oppose passing this bill.

Michelle Augustine
San Gabriel Unitarian Universalist Church - Social Justice Team
Georgetown, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Sandra Gavrilla
self - retired
Coppell, TX

I am against this state preemption bill because it will expand predatory lending in Texas by preempting city lending ordinances that more than 49 Texas cities have adopted. Expanding predatory lending ordinances will pull financially vulnerable families and individuals deeper into poverty. This bill is not good - it protects predatory lenders at the expense of these vulnerable populations.

Tyler Overturf
Self
Shepherd, TX
Against

Grace Pankl
Self
Austin, TX

I am deeply against this bill. Please vote no and do not let it pass this committee. This completely goes against the ability of us to use our voices in our communities as Texans. This completely kills grassroots organizing. Please please vote no on this bill. I have lived here my entire adult life and we deserve our right to use our voices and organize our communities and not have all of our decisions be up to the overbearing state.

Loren Simpson
Self
Lago Vista, TX

I am against this bill. Stop trying to take the voices & will of Texans!

Romana Harding
Self, disabled veteran
Cleveland, TX

I am AGAINST this bill!
Please do not do this!

Texans cannot use their voice statewide on some issues. This is taking away the voice of THE PEOPLE. As a veteran, I fought for our freedom. And this takes it away and is dispicable!! Let local people keep laws they have made. When the state won't listen, the people still need a voice.
Please, DO NOT PASS THIS BILL!!!!

Sarah Berel-Harrop
Self / Seminarian, Intern Minister & Director of Religious Education
Farmers Branch, TX

I'm a resident of Dallas County, Farmers Branch, in Texas. I am active in my community and engage with my local lawmakers, both city and county. They are directly accountable to me and to other residents of my respective local communities. I am vehemently opposed to HB2127. This bill would interfere with my vote by eliminating local governments' ability to make meaningful decisions that drastically impact the quality of life in our communities.

As an example, 49 cities covering 11 million Texans have extended important consumer protections through payday and auto title lending ordinances. These ordinances reflect lengthy deliberative processes in these communities. The elected officials closest to the issues have moved to curtail predatory practices that exploited community members. HB2127 would swoop in to nullify these democratic decisions as well as others.

As a volunteer for the community organization March to the Polls, I speak to high school students specifically about the importance of local elections and engagement with local officials. I speak about how the decisions these officials make are the most impactful decisions, and so urge these students to participate at this level. It's sad to see legislation that would give politicians from outside the community who are unaccountable to community members the power to undermine cities' and counties' ability to self-govern.

Please do NOT report this bill favorably. Please vote NO on HB 2127.

Catherine Chiodo
self, User Experience Researcher
Austin, TX

As we all know, communities across Texas vary greatly, and are better able to determine their own needs and priorities than the state government from on high. HB 2127 is a shamelessly partisan attempt to undermine local government and the will of the people and should not pass.

Mark Hayward
self
Austin, TX

I strongly oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Preemption is a bad approach to policymaking, especially when it harms citizens at the expense of predatory lenders.

Denee Barsalou
Self
Pflugerville, TX

This bill puts profits over Texans. I strongly oppose undoing local control for the purpose of enriching predators.

Robert Bullick, Voter
Self-Retired-Voter
Georgetown, TX

In the past few years I have volunteered with the Saint Vincent DePaul Society of St. Austin Church. It has been an eye opening experience. I was the Treasurer and wrote many checks for people in need or subject to being evicted from their homes, due to desperation and little to no financial experience. Often the worst cases involved HUGE Total interest rate payday loans. I got to read quite a few of the terms and conditions contained in a payday loan. The person who accepted the payday loan usually had no idea financially what they had done, but did the loan to SURVIVE! It is my understanding that Bill # HB 2127 would expand and continued to harm people in financial harms way. It is already a shame that such financial manipulation exist and is being considered for approval. I would like to see payday loans totally abolished or at least curtailed. I ask that this bill not be passed even if there is some good in it.

Lisa Roebuck
self
Fredericksburg, TX

Please do not pass this bill or do anything that allows predatory loans in any form to exist. These loans prey upon the most vulnerable in our society. Those of us who volunteer with organizations that serve the underprivileged have seen the devastating effects of people getting into these loans, being charged exorbitant interest rates and not being able to get out of the loans.

Michelle Venegas-Matula
self
Austin, TX

I OPPOSE HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Please vote AGAINST HB 2127.

Jim Crosby
Nonviolent Austin
Manor, TX

I oppose HB 2127 on humanitarian grounds. It overrides local decisions made to protect vulnerable consumers from usurious lenders. It would make the weakest members of our economy even more subject to risk.

Maria Person
self, Director
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances. These ordinances were supported by community and faith groups that saw the damage done by predatory lending practices of exorbitant interest rates and loss of cars from auto title lending. The local ordinances were adopted by 49 Texas cities, to protect 11 million Texans from exploitation by usurious interest rates. HB 2117 would results in Texans having no meaningful protections against abusive lending practices adopted by payday and auto title lenders.

Tim Gibson
Self - Retired
Dallas, TX

I strongly oppose HB 2127.

This bill protects predatory lenders at the expense of Texans and local economies. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. As a person of faith, I believe that usury is evil, and traps people in poverty. These ordinances were adopted because faith communities, nonprofit organizations, and other community leaders came together to address the problem of payday and auto title lending in our community. This is a problem that the state has refused to tackle. Moreover, this bill is anti-democratic and is a abuse of the state's legislative power over the will of citizens in our cities.

Payday and auto title loans are harmful for Texans and pull financially vulnerable families and individuals deeper into poverty. Currently, these loans:

Average 200% to 500% APR, with a \$500 loan often costing \$1,100 to over \$3,000 to repay.
Hurt our local economies by causing a loss of \$1.6 billion in annual gross product and the equivalent of 2,100 jobs per year,
Have, in the past decade, led to over 374,000 Texans losing a car to repossession, harming individuals, families and small businesses, and
Treat vulnerable Texans as cash cows, charging Texans 2 to 5 times the rates charged in other states where these loans are legal.

I request that you do not allow this bill to move forward.

Dawn Newcomer, President
Tapestry Unitarian Universalist Church of Houston
Spring, TX

Protecting payday lenders and auto title lenders at the expense of Texas citizens is unconscionable. The average citizen has no paid lobbyists, and depends on the good conscience of their elected representatives. Therefore, citizens must beg, plead, and hope for relief from the very people who are SUPPOSED TO REPRESENT THEM! Now this bill isn't only against the average citizen, but it is authoritarian overreach since many towns and cities in Texas have already passed local regulations to curb the abuses of these predatory industries. Reject this bill now!!!

Charles Yowell
self
Austin, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities. As a member of the faith community, I am concerned this legislation would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders. Thank you for your time.

Penny Green, Dr.
Self/retired
Kerrville, TX

I oppose HB 2127 because it would reinstate predatory lending in communities where it has been banned. Predatory lending hurts the most economically vulnerable Texans, typically driving them deeper into poverty. It makes it more difficult for these Texans to provide basic necessities for their families, which leads to all sorts of problems and greater reliance on state provided services, which is expensive.

Thank you for your consideration of my concern.

Stephanie Mace, Vice President, Strong Communities

United Way of Metropolitan Dallas

Dallas, TX

In 2021, an average of 760 cars were repossessed each week by Texas auto-title lenders, reaching a repossession rate of 28%. Borrowers of payday and auto-title loans took out \$1.1 billion in new loans and paid more than \$1.4 billion in fees and \$912 million in refinances. This means borrowers paid more than two times their loans in fees and refinances.

Borrowers want to pay off these loans but usually end up paying their loans multiple times over without ever paying down their loan principal. The high cost of payday and auto title loans damages the bottom line of hard-working families and fixed-income seniors by exacerbating desperate financial circumstances. Meanwhile, the loss of transportation can cause employment loss, further compounding a tough situation.

Over time, these loans exhaust the resources of our nonprofits, faith partners, and foundations that provide assistance. Annually, United Way of Metropolitan Dallas invests more than \$15 million in programs that help these struggling families to build a strong future. We hear consistently from our grant recipients and community partners that payday and auto-title loans present significant barriers to achieving economic stability for their clients. This undermines their work — and our investments.

We believe that a fair and transparent market is one where profitability is based on the ability of borrowers to repay their loans — not based on repeat, high-fee charges or ongoing refinances. We need a fair and transparent market built on both borrower and lender success. Borrowers need a better chance to successfully pay back their loans. However, the market does not currently support competition in fees – rather, lenders compete on the amount individuals can borrow and the quickness and ease with which borrowers can get a loan.

After the regular session of the 82nd Texas Legislature, United Way of Metropolitan Dallas and other Dallas nonprofits and faith organizations urged the Dallas City Council to enact a local payday and auto-title loan ordinance that requires payday and auto-title lenders to assess a borrower's ability to repay, allow partial payments and limit the number of refinances or renewals.

City-based protections have maintained access to credit and created better outcomes for borrowers, including lower fees, fewer refinances, and fewer vehicle repossessions. These ordinances also allow organizations like ours to direct resources to other community impact work.

We ask you to please protect the payday and auto-title loan ordinances and include a carve out for them in HB 2127. Thank you!

Patricia Berthold

self

Georgetown, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

mary kathleen hopkins

The Caring Place

Georgetown, TX

I am a licensed Social Worker pleading for regulations on predatory lending. I am speaking on my own behalf today. I work at an agency that is seeing a spike in these debts post pandemic. Texas residents deserve some protection/regulation. Please hear the voice from the front line. Help!

Mary Margaret Raley

Self, volunteer with the St. Vincent de Paul Society

Austin, TX

Payday loan companies, if well regulated can be a boon to some people. However, unregulated, they can drive individuals and families into homelessness. Many of the people we help in the St. Vincent de Paul Society have been seriously harmed by the excessively high interest rates and fees charged by payday loan companies. I see it as one of the major causes of homelessness. Since homeless people are a real cost to any municipality, it seems that cities and counties affected by homelessness should be able to regulate one of the major causes of homelessness. The State does not bear the burden of caring for homeless citizens, counties and municipalities do. Therefore, it would be best to allow counties and municipalities to regulate one of the major causes of homelessness. Please do not go forward with this bill.

Andrew Fortune, Director of Government Relations

City of Plano City Council

Dallas, TX

House Bill 2127 grants the State of Texas exclusive authority over certain municipal and county regulations.

Complications with HB 2127

? Proponents of the bill say that this legislation would allow statewide consistency in regulations that impact companies in Texas. With such a diverse state, the seeming consistency among all municipalities would fundamentally lead to greater complications for Texans, including:

- Preclusion for our city from adopting or enforcing ordinances and orders that are designed to protect our residents, including drought conditions/raising animals (Agricultural Code), predatory lending businesses/pawn shops (Finance Code), door-to-door sales/unsafe outdoor festivals/sporting events (Occupations Code).
- Allowing grass, weeds and other uncultivated crops to grow at an unregulated height along public rights of way, creating public safety hazards, obstructing visibility for traffic. Unkempt grass would allow for harborage of rodents and other harmful reptiles and pests directly adjacent to residential neighborhoods, retail/food establishments, creating greater public health and safety threats.
- The broad litigation allowed by this bill will require massive expenditure of taxpayer dollars that will go to lawyers, expenses of litigation, and travel and lodging to go wherever in the state the lawsuit is filed. Almost everything a city does could be tied to something in one of the field preemptions, which will inevitably lead to a tremendous increase in lawsuits, many of which may have no merit but all of which cities will end up expending taxpayer funds to defend.

Plano Opposes HB 2127

? The City of Plano opposes HB 2127.

? Texas is a diverse state, with different needs for differing cities. The needs for people living in the Texas Panhandle differ greatly from the needs of Plano residents.

? Plano desires to have home rule authority to address health and safety issues, without the threat of broad preemption.

Patricia Ryan

TXUUMJ

Spicewood, TX

Long ago I was in between jobs and my son was in college. I was offered immediate cash to be repaid at 22% interest. Fortunately I was wise enough to decline this "life line". So many people these days are in a financial crisis and fall prey to predatory lenders. Please protect ALL our citizens.

Dama Sayh

Self

Frisco, TX

HB2127

Against the bill.

It's taking local voices away.

It's taking cities rights away to decide for themselves on issues. Takes away ballot initiatives at the local level.

Rodney Baumgartner
self/program manager
Horseshoe Bay, TX

Texas needs one, balanced, regulatory system managed by the State Legislature. Local jurisdictions should not be allowed to apply additional regulations on business beyond state requirements. It is unreasonable to expect business owners to know every detail of every rule and regulation across thousands of jurisdictions. The compliance cost alone kills jobs, increases prices, and discourages innovation and growth. The Texas Regulatory Consistency Act brings some much-needed common sense to the system, unifying the rules for conducting business in a predictable, reliable, and efficient way to promote compliance.

Daniel Taylor
self
Prosper, TX

I am requesting my representative to vote in favor of HB-2127

Carrie Stewart
Self
Colleyville, TX

it would effectively suffocate rulemaking on many important items that our municipal a

Laura Klein Plunkett
Self
Georgetown, TX

One standard and one universal rule should apply to all business entities in the state. Local jurisdictions should not be allowed to create unreasonable and often incomprehensible rules that increase compliance costs, kills jobs, increases prices, and discourages innovation and growth.

Linda Hanratty
TX Unitarian Universalist Justice Ministry
FORT WORTH, TX

This bill would make cities as powerless as counties preventing them from responding to local business and neighborhood concerns. The bill is so overly broad that the true impact of it is difficult to know. I strongly oppose this bill because it would take so much local control away from cities and thus their residents. We have already been gerrymandered out of representation in the Texas State Legislature. This would be a giant step toward total disfranchisement of city and town residents.

Akelah Bibbs
Myself
Houston, TX

Legalize Cannabis already. The cannabis industry pays more than what's currently here in Texas!! Cannabis should be treated just like alcohol.

Marcella Tincher
Self
Sugar Land, TX

I am AGAINST HB 2127.

Susan Webb, Mrs.
self, retired homemaker
El Paso, TX

Thank you for considering this action. I am very much FOR this. The local communities have recently wanted more control and more spending than Texas law allows. Many, including my city of El Paso seem to do work-arounds to just do and spend what they want. If this bill controls that, please vote for it. And please provide ways for this to lawfully be enforced by the State of Texas in an efficient and correct way. For what its worth, I think many in El Paso have no idea of how these things SHOULD work and the damage that is being done to us locally by spending our less than rich community into a bad position. Information does not easily get to the general populace these days. THANK YOU for being a State that stands up for all of us Texans.

Alice Dupnick
Self
Lago Vist, TX

There needs to be more restrictions on predatory loans not less!

Rose Ann Stepp, Homemaker
Self /retired teacher
Richmond, TX

Against this bill

Barbara Kimbel
Self
Austin, TX

Strong opposition of this bill, especially in reference to payday and auto predatory loans. It is dramatically increasing problems for the poor and even middle income families.

Kara Kockelman
self, teacher
West Lake Hills, TX

It is such a DARK world for all Texans to live under the likes of Paxton, Patrick, Abbott - and others even worse. Please do not stop localities from choosing what policies they will follow, to keep women, children, and all species safe from mean, unhinged and very powerful people like Paxton and Patrick. Or politically motivated (rather than sane, policy-motivated) people like Abbott. There are so many dark people like this from Texas' grossly gerrymandered districts that decide so much of our lives (nearly 30 million of us now) in the State Capitol every 2 years. Please do NOT let them force bad policy down everyone's throats by cutting off the heads of our local policymaking via HB 2127. That is terrible policymaking, and certainly not with the ethos of self control and self determination. Those who support such terrible legislation show themselves to be a gutless, mindless bullies seeking to reduce local sovereignty. Please remove HB 2127 and any bills like it from all consideration, ever. Thank you.

Joychine Eaglin, Ms.
Self
Pearland, TX

Don't do this

melisa elliott, mrs
self - small business co-owner
brenham, TX

We need LESS government involvement. Being a small business owner is difficult enough these days. Adding extra layers (of someone's conflicting) rules and regulations does NOT align with our values to create and keep jobs I Texas. Thank you for realizing this and helping to solidify small business (backbone of our country) in these most challenging times.

Ellen Norton
Self, retired
Houston, TX

I oppose HB 2127 because it protects predatory lending by payday lenders and removes ability to modify payday lending policies at the local level.

Thomas Jamieson
Triflo International
Montgomery, TX

Limiting regulations, and stopping more regulation is good for Texas. Trump eliminated many regulations that made it easier to do business. Stop mindless socialists from interfering in our lives.

Traci Dunlap
Self / Teacher
Austin, TX

My name is Traci Dunlap. I'm a teacher and the Vice-President of the Austin Central Labor Council. I am registering my opposition to HB 2127.

This bill would take away our freedom to determine the direction of local communities in Texas. The intent of this bill seems to be to strip away power from local governments to address workplace safety, disaster response, and public health. This is an attack on workers and on all Texans. Our communities are special because of our unique situations and differences, and we should have the freedom to make decisions regarding how the places we live and work are governed. Removing our ability to run our own communities is an infringement on our fundamental rights.

The impact on worker protections would be sweeping, as HB 2127 would repeal existing protections such as water breaks for construction workers, fair chance hiring, safety and wage standards, and non-discrimination ordinances and prohibit the passage of future protections. Furthermore, HB 2127 would allow private individuals or corporations to bring lawsuits against any jurisdiction that tries to enact local policies such as these.

I am asking that you vote NO on HB 2127. Millions of Texans stand to be impacted when their local elected officials are no longer able to legislate on topics that impact their quality of life.

Marie Pousson
TMO Houston
Houston, TX

I am opposed to predatory payday lending, and the exorbitant fees charged to those who are struggling to make a living wage. Local governments who wish to increase the minimum wage and restrict payday lenders have "we the people" in mind, and not those who seek to put profit over the common good. I oppose HB 2127.

Marie Pousson
TMO leader
retired educator and voter in 77018

Terry Kosobud
Retired
Austin, TX

All local governments need to be able to pass local policies and regulations. Therefore HB2127 is undemocratic. No Republican in good standing should approve of this attempt to diminish local control. Local control is the backbone of America.

Megan Hepp
Self
Lago Vista, TX

Legalize it already!

Ashley Harris, Director of Policy & Advocacy
United Ways of Texas
Austin, TX

On behalf of our Texas United Ways, we are writing the committee to express our concerns on HB 2127 by Rep. Burrows. Each day, our diverse network of Texas United Ways work to be responsive of the unique needs of their communities. As part of their community impact work focused on financial stability, quite a few Texas UWs have been active in addressing the issue of payday lending. Some UWs have been involved in passing local ordinances aimed at reining in predatory lending practices that trap families in a cycle of debt; and others have been involved in creating or expanding alternative lending options.

We believe this bill would undo the hard work of our Texas United Ways and have a significant impact on local economies. HB 2127 would preempt the local payday and auto title loan ordinances adopted by 47 Texas cities. HB 2127 conflicts with the principles of our United Way network/brand, which recognizes that United Ways are independent nonprofits that should be responsive to the unique needs of the communities they serve. Moreover, this bill seems very broad and at this time, we are unable to evaluate the full scope of impact this could have on United Ways, their partner agencies, and the other economic and quality of life issues that are priorities for Texas communities.

Texas households are stronger when individuals and families are not caught in a cycle of debt and financial hardship. Our nonprofits are stronger when they can use their limited donor dollars on innovative financial stability strategies—such as alternatives to payday and auto title lending, asset building, and financial literacy—and not on emergency assistance to get families out of crises due to payday and auto title loans. And, Texas communities are better places to work and live when local decisionmakers can be responsive to the unique needs of the communities they represent. We appreciate the committee's consideration of our concerns and support of Texas communities.

Taylor Trevino
self
Austin, TX

I strongly urge my representatives and members of this committee to OPPOSE this bill. It is an attack on Texas workers and an infringement on our fundamental right to run the communities in which we live and work every day. Cities across Texas have passed ordinances that benefit their respective communities. A handful of lawmakers who are opposed to those ideas yet not negatively impacted by them have no legitimate reason to undermine local authority by passing this bill. Protect Texas workers and let Texans and their local governments decide what's best for their cities by opposing this bill.

David Winer
Self (handyman)
Dallas, TX

I am firmly against this bill, the cities should have a right to decide what's best for their constituents and if not things can be discussed, debated, and voted on a more local level (especially if you are a constitutionalist like most Texans claim when it's convenient to them). On a more personal level I don't want the state to have the ability anymore to be so draconian and absolute on abortion, marijuana, and trans rights laws. Y'all make Kansas and Oklahoma look like freedom havens, and the Texas state government looks like the Reichstag in comparison. Thank you and have a good day.

Laurie Zapinski
Self
Manor, TX

I am against this bill as it further restricts our local government

Kristen Dempsey Pasyk
St. Austin Catholic Parish
Austin, TX

I oppose HB 2127 because it protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. These lending ordinances were adopted because faith communities, nonprofit organizations, and community leaders came together to address the problem of payday and auto title lending in their respective communities. The State of Texas has yet to tackle this problem in a way that would meaningfully reduce the harm caused to financially vulnerable families and individuals who use these loans. This bill would instead do the opposite and further harm the residents of those 49 Texas cities.

Through my work running a financial assistance program out of my church, I regularly encounter people who wrongly thought payday loans or car title loans would help them in a financial pinch. What many of them do not realize is that these loans can have APRs as high as 200% to 500%. The people I encounter who reach out to my church for financial assistance generally need small amounts of funding to help them pay their basic expenses, such to cover their rent or make a car repair that allows them to get to work. A modest \$500 loan would end up costing them \$1100 to \$3000 through payday or car loans. The people who have to consider taking out these loans are often people who struggle on a regular basis to make ends meet and do not have an extra \$600 or \$2500 coming to them to pay off JUST THE INTEREST of such a loan. This completely unjust. We should be working hard to reduce all harms caused to financially vulnerable families and individuals.

Please do not roll back the hard work that Texans have made in 49 cities around the state. Please make the right choice for vulnerable Texans and DO NOT support HB 2127. Thank you.

Kevin O'Neill
Society of St. Vincent de Paul
College Station, TX

I oppose HB 2127 because it would cause financial harm to many Texas residents by preempting the beneficial payday auto title lending ordinances adopted in 49 Texas cities.

Brian Rowland
Self
Prairie view, TX

I want to register against this bill. This bill would prohibit city and county governments from passing or enforcing basic protections in our municipalities. It is intentionally broadly written and I believe it will impact local policies like rest breaks, wage theft ordinances, regulations on payday lending companies and fair chance hiring just to name a few.

Geoffrey Webster
Self attorney
Austin, TX

Please adopt this Bill. It is necessary to avoid patchwork laws.

Carol Klocek
Center for Transforming Lives
Fort Worth, TX

North Texas is home to more than 150 municipalities that account for nearly 8 million Texans. We are the fourth largest region in the United States, growing by one person every three minutes. North Texas is undoubtedly a popular place to live and conduct business. Our region alone is the 23rd largest economy in the world. Our economic success is due to the relatively low regulatory business environment and the rich cultures found in each unique community within our 9,000 square miles. North Texas has mass appeal because of the wide variety of options available in a conveniently connected region. Businesses thrive in North Texas, in part, because of our ability to attract and maintain a talented and skilled workforce who choose to live in North Texas. The Center for Transforming Lives strongly opposes HB2127 because it undermines the important poverty alleviation and asset building work in local communities. We are concerned that the proposed restrictions on local governments would harm their ability to govern and provide adequate services by stripping authority and creating unnecessary confusion for local leaders. The whole community benefits when local jurisdictions are able to address local priorities and support efforts to develop small businesses, generate affordable housing and support innovative programming. CTL's anti poverty work economically strengthens Texas families and ensures that they are able to become fully contributing members of society. This bill would undermine our efforts and would result of increasing poverty for families, increasing reliance on public programs and decreasing the tax base. We fear the legal liability, entitlement to damages, and waived immunity encourages excessive legal action that would place administrative and financial burdens on local governments. We understand HB 2127 is a work-in-progress, and we are grateful that the author is willing to negotiate toward a compromised version of the bill. In its current form, CTL opposes HB 2127.

Mary Jane Ford
self
Austin, TX

I am opposed to House Bill 2127 because it would prohibit local governments in Texas from passing policies on topics like civil rights protections, employment conditions, and environmental regulations. It would even allow individuals or corporations to sue local jurisdictions for passing them. I believe local govts. should have these rights to protect the citizens.

Pat Cox
Self
DeKalb, TX

Please do not take away a city's ability to decide for themselves on issues like marijuana enforcement as well as any other issue.

Stanley Yoder
Self, retired
Lake Worth, TX

The state has no business preemptively preventing local regulations that help regular citizens. That is perverse and evil. This bill needs to go down in flames. Spectacularly. With prejudice.

Amanda Arizola, Ms.
Self
Arlington, TX

HB 2127 holds unintended consequences for the work of poverty alleviation programming in conjunction with local municipalities and cities. Please vote no on this bill.

Ricky D (Rick) Graff
Triangle Cleaning LLC
El Campo, TX

House Bill 2127 should be passed and made law for the State of Texas. It is evident that some locales wish to supplant state law with local laws. This is, simply, tyranny. I personally operate businesses in five different contiguous counties. It is not productive for my business to contend with different rules depending upon my business location. Texas is one state, not a group of fiefdoms within one state. Please support the passage of HB 2127 so that Texas businesses can focus upon taking care of Texans.

Paul Davis
Self
West Lake Hills, TX

Local communities don't need the state of Texas telling them how to run their affairs, especially when those mandates directly contradict the wishes of their citizens. Please vote NO on House Bill 2127, and respect Texans' rights to manage their own communities' affairs free of interference from the State.

Jesus Reyes, Mr
Self
Clint, TX

I find it egregious and outright undemocratic that the Texas state legislature is restricting the rights of everyday Texans from deciding how they want their local municipalities to be run independent of state affairs. This is overreaching and meddling action that should be voted down, or else there will be electoral and political consequences.

Deidra Voigt
Self; Justice of the Peace
GONZALES, TX

PLEASE work to reduce local government over-regulation and mandates on businesses and local governments. What works for Harris County will not work in rural Texas. Consider adding population caps to fix egregious problems in the cities. Thank you for your time and consideration.
ddv

Rachel Cantu
Society of St. Vincent de Paul
Austin, TX

Please oppose bill 2127. It will further hurt the poor and vulnerable neighbors we serve. Thank you. I cannot believe the high interest rates these loan companies are allowed to charge. It's horrible that they can charge outrageous rates to people who are struggling.

Vanessa Medrano
self
El Paso, TX

I am against HB2127. A majority of the Texas legislature is supposed to be for a decentralized government, but this bill would force Texas cities and counties to give up their governmental identity. Why should someone in Dallas (who knows nothing about El Paso or our economy) be able to challenge a law or part of our government they do not even understand? This is extremely short-sighted and forces every county, town, and city to follow authoritarian rule from the state. This would make our state government look hypocritical. Please do NOT pass this bill.

Samuel Stevens
Self physician
San Antonio, TX

I oppose this bill.

Darin Cote
TX Unitarian Universalist Justice Ministry
Weatherford, TX

Payday loan businesses prey on the less fortunate, and usually make matters worse. Local governments should have some say so over their presence in their jurisdictions. Please vote no on HB2127.

Jane Mettenburg
Individual Voter
Boerne, TX

Please vote against HB 2127. Rather please pass legislation to stop lenders who take advantage and prey upon youth, the poor, and the elderly with exorbitant fees and interest rates. At least some cities are doing their job in protecting the public from horrible debt. Stop companies like PayDay.

Mary Lou Hoffman
self
Richardson, TX

DO NOT VOTE FOR THIS DEESTRUCTIVE BILL. THE STATE SHOULD BE REINING IN LOAN SHARKS, NOT REINING IN CITIES TRYING TO PROTECT CITIZENS.

Alyssa Garza
Self
El Paso, TX

I am against this bill! City governments should have more freedom and independence in Texas to address the needs of their own communities.

Jose Reyes
self
El Paso, TX

Good day to all present, my name is José Miguel Reyes. I'm a resident of House District 79 and Senate District 29. I am writing today in protest of House Bill 2127 because it encroaches on the rights of cities and municipalities all over Texas by banning any and all changes made by "A municipal or county ordinance, order, rule, or policy". The language of the bill defends this by proclaiming that the state government of Texas knows better than its constituents in what they can or can't change about their government. Claiming that any change in local governmental frameworks creates "inconsistency" but fails to point out any examples of such inconsistency. It is clear that the state government of Texas wants to undermine people's ability to effectively enact change in their hometowns. The State government is supposed to work for the people and not against them. HB 2127 is a blatant attack on democratic principles and further dissuades trust in our systems of government. For once in my life, I feel hope in knowing that there are local grassroots organizations out there in Texas that seek to create change in their communities in places where their state and federal governments have failed them. I demand state elected officials to not let this bill to become law and to see it for what it is, a blatant attempt at discouraging folks to make change in their communities. Thank you.

jeanette scott
self- retired
west lake hills, TX

I strongly oppose HB 2127. It feels like those who say they are for small government are being hypocritical here and instead trying to put big government in charge of smaller cities & towns. Local communities should always be able to legislate on behalf of their citizens in matters relating to their community. This bill is an attempt to let the guys who meet in Austin once every two years decide local issues across the state with no input from local residents. Local governments are freely elected. If the local government in Palestine wants to pass a leash law, they should be able to do so without asking the state government. And the same goes for laws pertaining to their local environment. Put this bill in the trash bin, please!

Jessica Black
Self
Arlington, TX

I oppose HB 2127. This bill is overly broad & would lead to uncertainty & expensive litigation at the taxpayers' expense. Also, making elected officials personally liable for potential violations of the law will discourage residents from running for local elected office & serving their communities.

Tim Hardin
Texans for Fiscal Responsibility
Fort Worth, TX

Chairman Hunter and Members of the Committee:

Thank you for the opportunity to testify today. My name is Tim Hardin. I am the president of Texans for Fiscal Responsibility, and I am testifying in support of House Bill 2127 as currently written.

The Texas Regulatory Consistency Act is a great attempt at ensuring runaway leftist local governments all around the state recognize that only the state is sovereign. Enough is enough when it comes to a patchwork of regulation seeking to stifle free enterprise, prosperity, and ultimately the Texas miracle.

It is imperative that the state of Texas continue to provide for an environment of low regulation and low taxes, providing the best incentive for Texans and businesses to thrive. It is not enough that Texas remains the economic envy of the United States. As the ninth-largest economy in the world, we should strive for better.

The last few years have highlighted the need for such legislation. Individual Texans and businesses were forced to navigate the fallout of the pandemic, 40-year high inflation resulting from overspending by governments led by both major political parties, supply chain disruptions, worker shortages, mandates, and general uncertainty that came about from a mixture of local regulations, among other factors.

In the face of tough economic headwinds on the national and world levels, Texans should not be subjected to the whims of rogue regulating busy-bodies.

My only recommendation would be to add Election Code to section Sec102A.001 of the bill as well as a field preemption in similar keeping with other sections. This would prohibit cities/counties from engaging in campaign finance restrictions, disclosures, or other election meddling.

Thank you again for the opportunity to testify today. I applaud your efforts to ensure that small businesses have a fighting chance when it comes to navigating an ever-increasing government bureaucracy. This legislation continues to point Texas in the right direction in ensuring an environment in which not only opportunity exists but that Texans can thrive. Thank you for your time.

Philip Mullins, Hon.
St. Vincent de Paul
Austin, TX

Local and state government is the proving ground for democracy where ideas and policies are born and developed. Blocking innovation at the local and state level is never a good idea. This proposal is anti-democratic and anti-American and should be opposed by anyone who values democratic government.

Katy Jackson, MS
Self City Council Member Ward 1 Rockport TX
Rockport, TX

I am opposed to this bill on several levels but will only address two of my concerns. I have not read the substitute, but from the testimony I have listened to all day, it does not seem to be a large difference.

First - the cost to my City to do a review of all ordinances to implement this bill would be difficult at best. The bill would have every home-rule charter city in Texas doing a review which would tax the taxpayers and organizations across the state which would be of assistance. For large cities, this might not be all that big a deal. For a small city like Rockport with a population of 10,000 it would become a detriment to city services to pay for the review let alone all the city employee needed to also do the review.

Second - if the City Staff would have brought me something like this, I would send it back to have it broken up into one bill per field. From testimony today, it really seems that the issues are in personnel and finances. For Rockport, if I have to lose our hard fought for tree ordinance (along with the order from Aransas County), our live oaks would be clear cut by all developers. This would lead to the soil of the peninsula ending up in the Copano and Aransas Bays.

There is no one size fits all for any of this. Please say no to this bill. It needs to be brought back as one bill per field.

Susan Mack
Self
AUSTIN, TX

I strongly oppose this bill.

Melinda Hunter
Self , stay at home mom
Austin, TX

Please do not let hb2127 move forward. It goes against the Texan tradition of as little state government as possible.

Thank you

Melinda Hunter

Atziri Reys
Sunrise El Paso
El Paso, TX

My name is Atziri Reyes, I live in El Paso TX and have lived here my entire life. Given that El Paso is mostly populated by Latinos, it is important to me that my people have a voice and opportunity to advocate for justice in this racist country. I've been organizing with Sunrise El Paso for over a year and have invested a lot of time and energy into ballot initiative: Climate Charter, I've had thousands of conversations with El Pasoans regarding the Climate Charter AND the El Paso climate crisis and from that I can tell you that my people wanted this in their ballots, and now it's there. 2023 would be year 3 of organizers working on this people-lead ballot initiative and running a campaign and let me tell you, it's not easy but we are willing to do it because people deserve to breathe in clean air. With this bill passing, all this work would essentially be for nothing as it would cancel our Climate Charter and any independence in the functioning of city governments in Texas. I find this bill proposal unfair as it would no longer give people the opportunity to create change and have their voices heard. Council I ask you today to please be on the side of the people, we deserve a voice. No to bill HB2127.

Thank you.

Melissa Aellos
Self
Manor, TX

I oppose HB 2127. It protects predatory lenders at the expense of Texans and local economies. HB 2127 would preempt beneficial local payday and auto title lending ordinances adopted in 49 Texas cities, covering 11 million Texans. It would leave Texans with no meaningful protections against abusive lending practices by payday and auto title lenders.

Idona Griffith
Retired
Austin, TX

Keep the state out of the business of running municipalities. Do not pass HB 2127.

Sherry Everitt
Self caregiver
Cleburne, TX

I am opposed to HB2127