



# LEAGUE OF WOMEN VOTERS OF TEXAS

## TESTIMONY LEAGUE OF WOMEN VOTERS OF TEXAS House Judiciary and Civil Jurisprudence

HB 3947

Tuesday, April 11, 2017

I am Chris Frandsen, testifying as a member and on behalf of the League of Women Voters of Texas **IN OPPOSITION to House Bill 3947**. We appreciate the opportunity to appear before you today. Thank you for allowing us to share the League of Women Voters of Texas position on this bill.

Our position on payday and auto-title lending, like other League positions, is derived through a lengthy and thoughtful process involving the participation of 25 local Leagues representing more than 5,000 members and supporters throughout the state of Texas.

The League of Women Voters of Texas supports policies, legislation, and programs that enable a small dollar loan market that maintains access to affordable credit while safeguarding consumers. We believe that local governments should be able to regulate payday and auto title lending within their jurisdictions in order to achieve a viable small dollar loan market that provides consumer access to affordable credit and safeguards against predatory practices.

To date, 43 cities across our state passed the uniform city ordinance because they believed they needed to defend their constituents from these harmful loans. We respectfully oppose House Bill 3947 because it would allow payday and auto-title lenders to enjoin ordinances if they have "adverse economic impact" and places a high burden of proof on the city. This is a de facto preemption bill, and we believe cities should be able to regulate practices within their jurisdiction.

Thank you for your time and consideration.

**For additional information, please contact: Stephanie Mace, Payday and Auto-Title Loan Issue Chair, [stepher\\_5@yahoo.com](mailto:stepher_5@yahoo.com) and 979-224-0766.**

The League of Women Voters of Texas (LWV-TX) is a nonpartisan citizens' organization that has fought since 1919 to improve our government and engage all citizens in the decisions that impact their lives. It represents more than 5000 members and supporters throughout Texas.

The League of Women Voters never supports or opposes candidates for office or political parties. The member-driven organization of women and men encourages the informed and active participation of citizens in government and seeks to influence public policy through education and advocacy of positions based on extensive issue study and consensus.