



**LEAGUE OF WOMEN VOTERS  
OF IOWA  
LEGISLATIVE NEWSLETTER  
MARCH 2009**



**Content of this letter is provided by the LWVIA Lobbyist Judie Hoffman:  
[judiehoffman@yahoo.com](mailto:judiehoffman@yahoo.com)**

**LEGISLATIVE ISSUES**

**LEGISLATURE COMING TO A CLOSE SOON**

In an attempt to save money, the Iowa Legislature is planning to finish by April 10 or soon after. The Revenue Estimating Committee figures that came out March 20 are very daunting. HUGE BUDGET CUTS WILL HAVE TO BE MADE IN THE BUDGETS IN (09) AND (10). Much work needs to be done on bills and budgets before that date.

**With a shortened schedule it could mean that some bills will fall by the wayside because leadership doesn't want prolonged debate. We need to work hard to see that our priorities become realities.**

**MENTAL HEALTH PARITY NEEDS YOUR HELP**

HF 234 is an excellent bill which will be floor-managed by Rep. Beth Wessel Kroeschell, an Ames League member. Some changes have been made to the bill which should make it more palatable to more legislators and still retain essential components such as coverage for alcohol and substance abuse. Because we already have partial mental health parity in Iowa, the Fiscal Bureau says the increased cost will be very limited. Urge your legislators to vote for this bill.

**STILL NEED LEGISLATION PASSED TO PROTECT FROM FUTURE FLOODING**

Several bills would regulate development after July 1, 2010 to help protect against future flooding. They would:

- require all cities and counties to adopt development standards to incorporate urban water conservation standards and limit development in flood plains
- keep a city or county from allowing development in an area located in a 500 year flood plain unless the development is designed to mitigate future flooding
- update flood plain maps

**Urge legislators to pass legislation to protect Iowans from future flooding.**

**PAY DAY LOANS- Stop the debt trap**

Senate Study Bill 1307 dealing with payday loans was introduced as a Ways and Means Committee bill. We expect a similar bill to be introduced in the House soon. SSB 1307 will:

- Prohibit payday lenders from making loans to anyone who has had payday loans for 90 days or more in any 12 month period. In effect this would limit the number of loans any borrower may take no more than 6 a year (from any one lender or any number of lenders combined). This provision is based upon FDIC rules for payday lending by banks or for banks working with third party payday lenders. Enacting a yearly loan limit will stop the debt trap but still allow loans to the occasional users the industry says the loans are designed for.
- Require payday lenders to subscribe to a database service in order to implement the provision limiting the number of loans a borrower may have in a year. Information in the database would remain confidential except for purposes of enforcement by the banking division. Using a database will help protect both borrowers and payday lenders in making sure the loan limits are adhered to. The database can also provide future data to see if the loan limit approach closes the debt trap.
- Require a loan repayment plan that would allow borrowers to pay off the loan in a way that is not more expensive than just flipping the loan over.

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Iowa League of Women Voters  
Judie Hoffman  
3820 Quebec St.  
Ames, IA 50014

This would give people with payday loans a way to pay off the loan without incurring significantly more cost than simply flipping the loan over and remaining in debt.

- Require a 2 day cooling off period between loans is an attempt to at least slow down the back-to-back loan process

**BILLS PASSED AND READY FOR GOVERNOR CULVER’S SIGNATURE**

*Child Labor Violations*

This bill increases penalties for child labor and wage payment violations. League supported this bill as part of our immigration position.

*Wage Discrimination*

The League joined with the Commission on the Status of Women and others to get this important wage discrimination legislation passed.

**HOW TO MAKE CONTACT WITH YOUR LEGISLATORS**

When you **e-mail** legislators, make sure to include your name and address so the legislator knows you live in her or his district. The generic form of e mail address for legislators is: type the first name, put a period, type the last name of the legislator, then @legis.state.ia.us. Example: [Pam.Jochum@legis.state.ia.us](mailto:Pam.Jochum@legis.state.ia.us) Also, you can link with them through the Legislative Web Site at [www.legis.state.ia.us](http://www.legis.state.ia.us) .

**Phone calls:**

Governor’s Office ..... 515 281 5211 or email at: [contact.igov@iowa.gov](mailto:contact.igov@iowa.gov)  
 Senate Switchboard ..... 515 281 3371  
 House of Representatives Switchboard ..... 515 281 3221