

# Veteran Related Bills for 2018 Session

As of – Jan 26

See <https://iga.in.gov/legislative/2018/bills/> for details

## Senate Bill 96 - Veterans programs. ( Homelessness / HBOT)

Authored by Sen. Michael Delph, Sen. Jack Sandlin.

Committee - Health and Provider Services

Allows for an appeals procedure for providers who receive an adverse decision to receive a grant for veterans homelessness prevention programs. Creates local appeals boards. Extends the Indiana veteran recovery pilot program (program) to 2022. (Under current law, the program expires June 30, 2019.) Allows the state department of health to select and approve up to five providers to provide diagnostic testing and hyperbaric oxygen treatment to veterans receiving treatment under the program. (Under current law, only one provider may be selected and approved.) Eliminates the restriction on when a veteran's injury occurred in order for the veteran to receive treatment under the program. Directs the Indiana department of veterans' affairs to seek funding for grants to qualified entities providing veterans services and for funding of the program.

## Senate Bill 104 - Veterans' court fund

Authored by Sen. Michael Delph

Committee – Judiciary

Establishes the veterans' court fund. Requires the criminal justice institute (institute), the Indiana judicial center, and the department of veterans' affairs to coordinate to: (1) apply for local, state, and federal grants and other funding sources for the veterans' court fund; and (2) conduct an annual study to determine the number of veterans arrested in each county in Indiana. Requires the institute to report its findings and grant application progress to the legislative council. Urges the legislative council to assign to a study committee the topic of: (1) funding the expansion of veterans' courts throughout Indiana; and (2) continuing the funding of existing veterans' courts in Indiana. Amends the definition of "public safety" under the local income tax law to allow revenue allocated for public safety to be used for a veterans' court. Requires the study committee to issue a final report to the legislative council containing the study committee's findings and recommendations not later than November 1, 2018

## Senate Bill 134 - Licensing veterans organizations in charity gaming.

Authored by Senator Mike Bohacek

Committee - Public Policy

Allows for the gaming commission to issue a five year charity gaming license to qualified organizations that are veterans organizations

## Senate Bill 149 - Charity gaming operations.

Authored by Senator Lonnie Randolph

Committee - Public Policy

Allows an operator of or a worker at a charity gaming event (other than a full-time employee of the qualified organization conducting the event) to receive remuneration of not more than \$50 for conducting or assisting in conducting the event. Provides that meals, recognition dinners, and social events for operators and workers are permitted if they do not constitute an unreasonable expenditure in the conduct of an allowable event. Relocates the prohibition on paying volunteer ticket agents to the statute imposing other rules on the use of a volunteer ticket agent.

## Senate Bill 176 - Service officer matters.

Authored by Senator David Niezgodski.

Committee - Veterans Affairs and The Military

Requires notification from the director of the department of veterans' affairs to county and city executives concerning noncompliance with: (1) designation of service officers; and (2) accreditation requirements. Provides that a vacancy may not occur in the office of a designated or employed service officer for more than 60 consecutive days. Requires, after one year of noncompliance, a part of local income taxes to be withheld from cities and counties that fail to enforce: (1) designation and employment requirements; and (2) accreditation and reaccreditation requirements for city and county service officers. Requires county executives to designate county service officers for five year terms. Allows for funding for training and accreditation of service officers to be paid from the military family relief fund.

## Senate Bill 192 - Traumatic brain injury information.

Authored by Senator Tim Lanane

Committee - Judiciary

Requires a predispositional report in a delinquency proceeding to include, if the child has suffered a traumatic brain injury, information relating to the traumatic brain injury, including the effect of the traumatic brain injury on the child's behavior and cognitive abilities.

## Senate Bill 198 - Hunting opportunities for disabled veterans.

Authored by Senator Blake Doriot

Committee - Natural Resources

Allows a nonresident disabled veteran to obtain, for use at certain veterans events, a hunting and fishing license at an in-state resident rate.

## Senate Bill 204 - Veterans educational matters.

Authored by Senator Arron Freeman

Committee - Education and Career Development

Excludes from the determination of financial eligibility for need based financial aid certain benefits received by veteran students. Provides for state educational institution students who are members of the Indiana National Guard or the reserves and are called to active duty during an academic term to receive: (1) a tuition refund or credit; or (2) reenrollment in courses not completed due to active duty status.

## Senate Bill 214 - CBD oil.

Authored by Senator Jim Tomes

Committee - Corrections and Criminal Law

Defines "CBD oil" as a product that contains: (1) not more than 0.3% THC; (2) at least 5% cannabidiol; and (3) no other controlled substances. Legalizes CBD oil. Repeals superseded provisions relating to cannabidiol registration.

## Senate Bill 253 - Registry of employers preferring veterans.

Authored by Senator Frank Mrvan

Committee - Veterans Affairs and The Military

Requires the Indiana department of workforce development to establish and maintain a registry of private employers, local units of governments, and labor unions in Indiana that have a voluntary veterans' preference employment policy.

## Senate Bill 262 - Veterans matters. (Placard for disabled veteran)

Authored by Senator Michael Crider

Committee - Veterans Affairs and The Military

Requires the bureau of motor vehicles to issue a permanent parking placard to a disabled Hoosier veteran when requested.

## Senate Bill 280 - Cannabidiol (CBD) and marijuana.

Authored by Senator Philip Boots

Committee - Corrections and Criminal Law

Excludes certain substances with a tetrahydrocannabinol (THC) concentration of not more than 0.3% from the definition of marijuana. Authorizes the alcohol and tobacco commission to adopt rules concerning: (1) the testing of the THC concentration in certain substances; (2) the approval of a laboratory to conduct THC testing; and (3) the certification of THC test results.

## Senate Bill 283 - Veterans matters. (Renter Tax Credit / Recruiting Vets)

Authored by Senator Philip Boots

Committee - Veterans Affairs and The Military

Provides for a tax credit against a qualified veteran's adjusted gross income tax liability each taxable year to a qualified veteran who rents a dwelling as a principal place of residence equal to 10% of the rent paid by the qualified veteran during the taxable year. Requires the Indiana veterans' affairs commission, in collaboration with the state personnel department and the department of workforce development, to recruit active

military service personnel during the final six months of their military service to live and work in Indiana at the conclusion of their military service.

### Senate Bill 294 - Sale of CBD oil.

Authored by Senator Michael Young

Committee - Corrections and Criminal Law

Requires the state department of health to include a unique identification number and bar code on cards issued to persons on the cannabidiol (CBD) registry (registry). Authorizes a retailer to possess and sell CBD if the retailer stores the CBD in a locked case and takes certain steps to verify that the purchaser is on the registry. Makes conforming amendments.

### Senate Bill 307 - Medical marijuana.

Authored by Senator Karen Talian

Committee – Judiciary

Establishes a medical marijuana program (program), and permits caregivers and patients who have received a physician recommendation to possess a certain quantity of marijuana for treatment of certain medical conditions. Establishes the department of marijuana enforcement (DOME) as a state agency to oversee the program, and creates the DOME advisory committee to review the effectiveness of the program and to consider recommendations from DOME. Authorizes DOME to grant research licenses to research facilities with a physical presence in Indiana. Repeals the controlled substance excise tax and the marijuana eradication program. Provides that a person commits possession of marijuana only if the person possesses or cultivates more than two ounces of marijuana. Makes conforming amendments.

### Senate Bill 325 - Small loan finance charges.

Authored by Senator Greg Walker

Committee -Insurance and Financial Institutions

Changes the current incremental finance charge limits that apply to a small loan to a maximum annual rate. Prohibits certain acts with respect to financing of a small loan and makes a violation a deceptive act and subject to penalties.

## Senate Bill 343 - Veterans education benefits. (Repel 2012 change)

Authored by Senator Frank Mrvan

Committee - Education and Career Development

Provides that a student who is eligible to receive a tuition and fee exemption because the student is a child of a veteran must maintain at least a cumulative grade point average that the eligible institution determines is satisfactory academic progress, which may not be less than a cumulative grade point average of 2.0 on a 4.0 grading scale or its equivalent as established by the eligible institution. (Current law requires the student to maintain at least a cumulative grade point average that the eligible institution determines is satisfactory academic progress.) Provides that if the Indiana department of veterans' affairs approves a request for a determination of eligibility for a person after the person initially enrolls in a state educational institution (institution) and while the person is attending the institution, the determination of eligibility shall be made retroactive to the date of submission to the United States Department of Veterans Affairs of the application to recognize the person's mother's or father's service related death or disability. Provides that the applicant may receive a refund equal to the amount of the tuition and fees paid to the institution by the applicant. Repeals a provision that limits the tuition exemption amount for a child of a veteran who served in the armed forces after June 30, 2011, based on the percentage of the parent's disability rating. Makes conforming amendments.

## Senate Bill 344 - Scratch off tickets to benefit veterans.

Authored by Senator Frank Mrvan

Committee - Public Policy

Requires the state lottery commission, in collaboration with a vendor contracted for a major procurement, to design or designate a scratch off game to benefit Indiana veterans. Deposits a part of surplus revenue from sales of tickets for the scratch off game into the veterans homelessness assistance fund. Establishes the veterans homelessness assistance fund. Requires the department of veterans' affairs to adopt administrative rules for: (1) oversight of; and (2) the awarding of grants to qualified entities from; the veterans homelessness assistance fund.

## Senate Bill 370 - Production of hemp

Authored by Senator Blake Deroit

Committee - Agriculture

Requires, within existing resources, the department of agriculture (department) to establish the industrial hemp products and development program. Requires the department to assign an employee to perform certain duties to promote the industrial hemp industry. Allows the department, if federal requirements are met, to broker agricultural hemp seed for sale to licensed growers. Removes the exclusion of industrial hemp commodities or products from the definition of "industrial hemp". Requires the state seed commissioner (commissioner) to have an employee who is responsible for assisting growers in obtaining agricultural hemp seed. Provides that a person may possess, transport, sell, distribute, or buy industrial hemp or industrial hemp products if certain laws are met. Requires the commissioner to assure a minimum aggregate number of acres for all approved licensed industrial hemp growers.

## Senate Bill 371 - Industrial hemp commodities and products.

Authored by Senator Blake Deroit

Committee - Corrections and Criminal Law

Specifies that the definition of "industrial hemp" includes the resins of the Cannabis sativa plant. Allows a person to sell topical and ingestible commodities and products that are derived from industrial hemp if certain conditions are met. Requires the commodities and products to be tested. Requires the state seed commissioner to maintain an Internet web site that lists the topical and ingestible commodities and products that comply with the testing, registration, and labeling requirements. Allows individuals with certain medical conditions that have been diagnosed by a physician to qualify to be on the cannabidiol registry. Specifies that the definitions of: (1) "controlled substance"; (2) "controlled substance analog"; (3) "hashish"; (4) "hash oil"; and (5) "marijuana"; do not include industrial hemp or certain commodities and products that are derived from industrial hemp, do not contain more than 0.3% of tetrahydrocannabinol, and meet the testing, registration, and labeling requirements.

## Senate Bill 396 - Veterans' property tax matters.

Authored by Senator Greg Walker

Committee - Appropriations

Provides that a veteran who is classified as individually unemployable is entitled to a property tax deduction. Increases the limit of the gross assessed value below which the veteran's property tax deduction is allowable for a veteran who is totally disabled, is at least 62 years of age and has a disability of at least 10%, or is individually unemployable. Provides that the surviving spouse of an individual who dies while serving in the military or naval forces of the United States is entitled to a property tax deduction. Provides a county option deduction to eligible individuals for the acquisition and occupation of abandoned dwellings as homesteads.

## Senate Bill 403 - Emergency rules for veterans' programs

Authored by Senators Vaneta Becker, Jim Tomes

Committee - Veterans Affairs and The Military

Requires that, by July 1, 2018, each state agency must review veterans' programs the agency is required to administer by state law and adopt emergency rules for any programs that have not yet been implemented.

## Senate Bill 414 - Property tax deduction for landlords of veterans.

Authored by Senator Rick Niemeyer

Committee Tax and Fiscal Policy

Provides a property tax deduction to an owner of real property that uses the owner's real property to provide rental housing to a veteran.

## Senate Bill 426 - State park admission for disabled veterans.

Authored by Senator Eddie Melton

Committee - Natural Resources

Provides that a disabled veteran may not be charged a fee for a Golden Hoosier Passport, which entitles the holder, the holder's vehicle, and passengers in the holder's

vehicle to unlimited admission to state parks and other department of natural resources properties for which an admission fee is charged.

### Senate Bill 437 - Tax credit for hiring unemployed veterans.

Authored by Senator Greg Taylor

Committee - Tax and Fiscal Policy

Provides a nonrefundable tax credit to a small business for employing an individual who is receiving unemployment benefits and returning from military service (qualified new employee). Provides that the small business must employ a greater number of full-time employees in Indiana in the taxable year than the small business employed in Indiana, on average, in the small business's base employment period (normally January 1, 2017, through June 30, 2017). Provides that the employee must be hired full time. Provides that the credit applies only to taxable years beginning in 2018 through 2020. Provides that the credit is \$3,000 per qualified new employee, not to exceed \$100,000 per small business. Provides that the small business may carry any excess credit over to not more than three subsequent taxable years. Provides that the small business forfeits 50% of the amount of the tax credits attributable to the employment of a qualified new employee, if within 18 months after the qualified new employee was initially hired: (1) the qualified new employee is terminated, laid off, or otherwise reclassified to a position that is not a full-time employment position with the small business; or (2) the position created for the qualified new employee is eliminated.

\*\*\*\*\*

### House Bill 1047 – Education benefits for veterans.

Authored By Rep Tim Wesco, Co-Author Randy Frye

Committee - Veterans Affairs and Public Safety

Excludes from the determination of financial eligibility for need based financial aid certain benefits received by veteran students. Provides for state educational institution students who are members of the Indiana National Guard or the reserves and are called to active duty during an academic term to receive: (1) a tuition refund or credit; or (2) reenrollment in courses not completed due to active duty status.

## House Bill 1055 - Military uniforms at high school graduations.

Authored By Rep Mike Aylesworth, Co-Author Martin Carbaugh

Committee - Education

Provides that school discipline rules must allow a student to wear a dress uniform issued to the student by any active or reserve component of the armed forces of the United States or the national guard while participating in the student's high school graduation ceremony.

## House Bill 1061 - Asbestos litigation.

Authored By Rep Matt Lehman

Committee - Judiciary

Specifies causes of action that may constitute a product liability action. Repeals provisions pertaining to product liability actions that are based upon: (1) property damage resulting from asbestos; and (2) personal injury, disability, disease, or death resulting from exposure to asbestos. Requires certain disclosures regarding asbestos bankruptcy trust claims in civil asbestos actions. Provides medical criteria to set aside and preserve the claims of asbestos and silica claimants without physical impairment, and gives priority to asbestos and silica claimants with malignant conditions and impairing nonmalignant conditions.

## House Bill 1151 - Study of lottery revenues for veterans.

Authored By Rep Chris Judy

Committee – Ways and Means

Urges the legislative council to assign to an appropriate interim study committee the task of studying the issues regarding allocating up to \$4,000,000 from Indiana state lottery revenues to benefit veterans.

## House Bill 1164 - Military education benefits.

Authored By Rep Anthony Cook

Committee - Education

Changes the definition of "eligible student" to expand who may participate in the course access program under which educational courses are permitted to be delivered through any method, including online technologies. Provides that an eligible student who is an adult student pursuing a diploma to qualify for enlistment in the armed forces of the United States may use course access program courses to meet graduation requirements at the school corporation that the eligible student previously attended. Provides that a student who is eligible to receive a tuition and fee exemption because the student is a child of a veteran must maintain at least a cumulative grade point average that the eligible institution determines is satisfactory academic progress, which may not be less than a cumulative grade point average of 2.0 on a 4.0 grading scale or its equivalent as established by the eligible institution. (Current law requires the student to maintain at least a cumulative grade point average that the eligible institution determines is satisfactory academic progress.) Provides that if the Indiana department of veterans' affairs approves a determination of eligibility for a request from a person after the person initially enrolls in a state educational institution and while the person attends the state educational institution, the determination of eligibility shall be made retroactive to the date the application to recognize the person's mother's or father's service related death or disability is submitted to the United States Department of Veterans Affairs. Provides that the applicant may receive a refund equal to the amount of the tuition and fees paid to the state educational institution by the applicant. Provides that the amount of tuition and fee exemption for a child of a veteran is reduced by any amount of assistance received by the student under the Servicemen's Readjustment Act of 1944 (G.I. Bill). Repeals a provision that limits the tuition exemption amount for a child of a veteran who serves in the armed forces after June 30, 2011, based on the percentage of the parent's disability rating. Makes conforming amendments.

## House Bill 1168 - Tax credit for hiring veterans.

Authored By Rep Martin Carbaugh

Committee – Ways and Means

Provides for a tax credit known as the Indiana work opportunity tax credit against an employer's state tax liability for the employment of eligible veterans during a taxable year equal to \$3,000 for each eligible veteran that the employer employs during the taxable year.

## House Bill 1188 - Funding for veterans' organizations.

Authored By Rep Sheila Klinker

Committee – Ways and Means

Requires the auditor of state to transfer from the build Indiana fund before October 1 of each year: (1) \$2,000,000 to the Indiana Veterans' Home; and (2) \$400,000 each to the American Legion, the Disabled American Veterans, the Veterans of Foreign Wars, AMVETS, and the Vietnam Veterans of America.

## House Bill 1197 - Veterans matters. ( BMV placard, etal)

Authored By Rep Mike Speedy

Committee – Roads and Transportation

Requires the bureau of motor vehicles (bureau) to issue a permanent parking placard to a disabled Hoosier veteran when requested. Removes the veteran and spouse indication from credentials issued by the bureau. Provides that an individual may use a United States Department of Veterans Affairs Identification Card to present to the bureau in order to receive a Hoosier veteran license plate.

## House Bill 1199 - Veterans property tax deduction.

Authored By Rep Heath VanNatter

Committee – Ways and Means

Eliminates the assessed value cap of \$175,000 that applies to the property tax deduction for a veteran who: (1) has a total disability; or (2) is at least 62 years of age and has at least a 10% disability.

House Bill 1200 - Income tax deduction for military income.

Authored By Reps Peggy Mayfield, Steve Bartels, John Bartlett.

Committee – Ways and Means

Provides that income received for military service (other than qualified military income) or received as a retirement or a survivor's benefit paid because of an individual's military service is wholly deductible if the amount of the income is less than the specified maximum amount. Specifies that the maximum amount of the deduction for income received for military service (other than qualified military income) or received as a retirement or a survivor's benefit paid because of an individual's military service is equal to 12 times the monthly basic pay received as of July 1, 2017, by a member of the armed forces of the United States who: (1) served at the pay grade of E-7 on July 1, 2017; and (2) had nine years of service as of July 1, 2017. (Current law allows a deduction against the first \$5,000 received for military service and a deduction of \$6,250 for income received from retirement or survivor benefits.)

House Bill 1211 - Study of licensing and military families.

Authored By Rep Steve Bartels

Committee – Employment, Labor and Pensions

Urges the legislative council to assign to an appropriate interim study committee the task of studying policies, practices, administrative rules, and state laws that affect professional licensing of transitioning military persons and their spouses.

House Bill 1214 - Industrial hemp commodities and products.

Authored By Rep William Friend. **Co-Authored by** Reps Steven Davisson, Edward Clere, Terry Goodin.

Committee – Agriculture and Rural Development

Specifies that the definition of "industrial hemp" includes the resins of the Cannabis sativa plant. Allows a person to sell topical and ingestible commodities and products that are derived from industrial hemp if certain conditions are met. Requires the commodities and products to be tested. Requires the state seed commissioner to maintain an Internet web site that lists the topical and ingestible commodities and

products that comply with the testing, registration, and labeling requirements. Allows individuals with certain medical conditions that have been diagnosed by a physician to qualify to be on the cannabidiol registry. Specifies that the definitions of: (1) "controlled substance"; (2) "controlled substance analog"; (3) "hashish"; (4) "hash oil"; and (5) "marijuana"; do not include industrial hemp or certain commodities and products that are derived from industrial hemp, do not contain more than 0.3% of tetrahydrocannabinol, and meet the testing, registration, and labeling requirements.

House Bill 1224 - Cannabidiol study.

Authored By Rep. Vanessa Summers

Committee – Public Health

Urges the legislative council to assign to the appropriate study committee the task of studying: (1) the benefits that individuals with certain chronic conditions obtain from the use of cannabidiol; and (2) the best means for assuring that individuals in Indiana with certain chronic conditions are able to obtain safe supplies of cannabidiol in a manner that does not violate state law.

House Bill 1241 - Employee relocation tax credit.

Authored By Rep. Milo Smith, Co-Authored – Rep. Ron Bacon

Committee – Ways and Means

Provides an individual income tax credit against state income tax liability of an individual that relocates to Indiana to accept employment with an Indiana employer in a high demand, unfilled job in: (1) manufacturing; or (2) science, technology, engineering, or mathematics. Requires the Indiana department of work force development (DWD) to establish a registry of high demand, unfilled jobs for purposes of determining eligibility for the tax credit. Requires the DWD to collaborate with private employers and other entities in determining the jobs that are placed on the registry. Provides that an individual is entitled to the tax credit if the individual: (1) relocates to Indiana from out of state to accept a high demand, unfilled job in Indiana; (2) applies for and is issued a tax credit certificate from the DWD; (3) is a resident of Indiana; and (4) during the taxable year, is employed with the same employer that initially hired the individual. Provides that the tax credit may be claimed for: (1) the taxable year in which the individual relocates to Indiana to accept employment with an Indiana employer; and (2) the next four consecutively succeeding taxable years (the tax credit may not be claimed in more than

five taxable years). Provides that the tax credit amount is 100% of the individual's adjusted gross income tax liability for the taxable year.

**House Bill 1242** - Resident tuition for serving on the USS Indiana.

Authored By Rep. Jim Baird

Committee – Education

Provides that, after June 30, 2019, certain persons who serve or served on the USS Indiana (SSN-789) are eligible for the resident tuition rate determined by the state educational institution.

**House Bill 1247** - Renter's deduction for disabled veterans.

Authored By Rep. Mike Aylesworth. **Co-Authored by** Rep. Dave Heine, Rep. Charles Moseley.

Committee – Ways and Means

Allows a disabled veteran who rents a dwelling for use as the disabled veteran's principal place of residence to claim an increased adjusted gross income tax renter's deduction.

**House Bill 1265** - Veterans' property tax deduction.

Authored By Rep. Sheila Klinker

Committee – Ways and Means

Provides that, beginning with the January 1, 2019, assessment date, the assessed value of an individual's Indiana real property, Indiana mobile home not assessed as real property, and Indiana manufactured home not assessed as real property may not be considered when determining whether the individual is eligible for the property tax deduction for: (1) totally disabled veterans; and (2) veterans who are at least 62 years of age and have a disability of at least 10%.

## House Bill 1273 - CBD oil for medical treatment.

Authored By Rep. Terry Goodin

Committee – Courts and Criminal Code

Exempts a physician from criminal penalties for possession or delivery of CBD oil and paraphernalia if the physician possessed or delivered the CBD oil or paraphernalia in connection with the treatment of a patient. Exempts a patient from criminal penalties for the possession of CBD oil or paraphernalia if the CBD oil or paraphernalia is used in connection with treatment by a physician. Repeals superseded provisions relating to the cannabidiol registry.

## House Bill 1276 - Veterans recovery pilot program.

Authored By Rep. Dennis Zent

Committee – Public Health

Extends the Indiana veteran recovery pilot program (program) to 2020. (Under current law, the program expires June 30, 2019.) Requires the state department of health (state department) to adopt rules by August 1, 2018, to implement the program. Allows the state department to select and approve up to five providers to provide diagnostic testing and hyperbaric oxygen treatment to veterans receiving treatment under the program. (Under current law, only one provider may be selected and approved.) Requires providers to perform services at cost out of the block grant amount awarded to the provider. Removes the requirement that a veteran pay a copay, and eliminates the restriction on when a veteran's injury occurred in order for the veteran to receive treatment under the program. Requires the state department to annually report on the status of the program to the governor, the department of veterans' affairs, and the legislative council. Directs the department of veterans' affairs to seek funding for grants to qualified entities providing veterans services and for funding of the program. Requires appropriations to the department of veterans' affairs for the purpose of providing grants to providers under the program to be used exclusively for that purpose.

## House Bill 1310 - Hunting opportunities for disabled veterans.

Authored By Rep. Richard Hamm

Committee – Natural Resources

Allows a nonresident disabled veteran to obtain, for use at certain veterans events, a hunting and fishing license at an in-state resident rate.

## House Bill 1319 - Uniform Consumer Credit Code..

Authored By Rep. Martin Carbaugh

Committee – Financial Institutions

Makes the following changes to the Uniform Consumer Credit Code (UCCC): (1) Repeals a provision specifying a reference base index for use by the department of financial institutions (department) in adjusting specified dollar amounts designated as subject to change throughout the UCCC. (2) Replaces: (A) the tiered credit service charge authorized for consumer credit sales; and (B) the 25% loan finance charge authorized for consumer loans; with a flat charge of 36% per year on the unpaid balances. (3) Increases the: (A) minimum credit service charge for consumer credit sales; and (B) minimum loan finance charge for consumer loans; from \$30 (subject to indexing) to \$50 (not subject to indexing). (4) Replaces the authorized \$5 delinquency charge (subject to indexing) for consumer credit sales and consumer loans with a nonindexed delinquency charge of: (A) \$5 if installments are due every 14 days or less; (B) \$25 if installments are due every 15 days or more; or (C) \$25, in the case of a single installment due at least 30 days after the consumer credit sale or consumer loan is made. (5) Specifies that a creditor may not charge or collect a delinquency charge on a payment that: (A) is paid within 10 days after its scheduled due date; and (B) is otherwise a full payment of the payment due for the applicable installment period; if the only delinquency with respect to a consumer credit sale or a consumer loan is attributable to a delinquency charge assessed on an earlier installment. (6) Provides that a seller in a consumer credit sale may take a security interest in goods sold if the debt secured is at least \$1,500 (not subject to indexing), versus \$300 (subject to indexing) in current law. (7) Changes the authorized nonrefundable prepaid finance charge for consumer loans not secured by an interest in land from a flat charge of \$50 to: (A) \$150 for loans with a principal amount of less than \$5,000; or (B) \$250 for loans with a principal amount of at least \$5,000. (8) Increases the number of nonrefundable prepaid finance charges that a lender may assess in any 12 month period from two to three. (9) Repeals: (A) the definition of "supervised loan"; and (B) the provision

establishing the authorized loan finance charge for supervised loans. Makes conforming amendments throughout the UCCC and the Indiana Code. (10) Provides that for a consumer loan: (A) with a loan finance charge greater than 25%; and (B) in which the principal is \$4,000 or less (not subject to indexing); a lender may not contract for an interest in land as security. (Current law prohibits a lender from contracting for an interest in land as security if the loan principal is \$4,000 or less (subject to indexing) without regard to the loan's finance charge.) (11) Provides that consumer loans having a loan finance charge exceeding 25% and in which the principal is \$4,000 or less are payable over a period of not more than: (A) 37 months if the principal is more than \$1,100 (versus \$300, subject to indexing, in current law) but not more than \$4,000; or (B) 25 months if the principal is \$1,100 (versus \$300, subject to indexing, in current law) or less. (Current law specifies these maximum loan terms for loans with a principal amount of \$4,000 or less (subject to indexing) without regard to the loan's finance charge.) (12) Provides that a creditor in a consumer loan transaction may not contract for or receive a separate charge for property casualty insurance unless the amount financed exclusive of charges for the insurance is at least \$1,000 (versus \$300, subject to indexing, in current law), and the value of the property is at least \$1,000 (versus \$300, subject to indexing, in current law). (13) Authorizes a lender that is licensed to make small loans under the UCCC to make unsecured consumer loans under the same license. (14) Adds to the UCCC chapter governing small loans the repealed provision specifying a reference base index for use by the department in adjusting specified dollar amounts designated as subject to change, so that the indexing provisions apply only to provisions governing small loans and the newly authorized unsecured consumer loans. (15) Defines an "unsecured consumer loan" as a loan: (A) with a principal amount of more than \$550 and not more than \$1,500; and (B) in which the lender holds the borrower's check for a specific period, or receives the borrower's authorization to debit the borrower's account for a specific period, before the lender: (i) offers the check for deposit or presentment; or (ii) debits the account. (16) Establishes the following with respect to unsecured consumer loans: (A) An authorized finance charge, interest rate, and monthly maintenance fee. (B) A \$25 returned check fee. (C) Mandatory consumer disclosures. (D) Requirements concerning the loan term, consecutive unsecured consumer loans, and extended payment plans. (E) Lending prohibitions based on a borrower's monthly gross income. (F) Provisions concerning a lender's duties upon payments made by a borrower. (G) Limits on the number and amount of a borrower's outstanding loans, including a prohibition against a borrower being obligated under a small loan agreement and an unsecured consumer loan agreement at the same time. (H) Permissible and prohibited remedies upon a borrower's default. (I) Remedies and damages for violations by licensees and unlicensed persons. (J) Prohibited acts by a lender. (K) Surety bond requirements for lenders. (17) Provides that for each small loan or unsecured consumer loan made by a lender, the lender shall remit to the director of

the department a \$5 fee for use by the director in developing and promoting financial literacy programs. (18) Prohibits a lender from passing the fee onto borrowers. (19) Provides that after June 30, 2020, a borrower who takes out a total of more than: (A) three small loans; or (B) three unsecured consumer loans; in any 24 month period must take a financial literacy course approved by the department. Provides that the course must be available at no cost to the borrower and may be funded, in whole or in part, by the \$5 fee assessed on lenders. (20) Requires a lender to disclose information on the following to a borrower entering into a small loan or an unsecured consumer loan: (A) The availability of the 211 telephone dialing code for access to human services information and referrals. (B) The financial literacy course required after June 30, 2020, for borrowers who have taken out a total of more than three small loans or three unsecured consumer loans in any 24 month period, including contact information for the department.

## **House Bill 1329 - Workforce inclusion and opportunity pilot program.**

Authored By Rep. Ed Clere

Committee – Ways and Means

Establishes a workforce inclusion and opportunity pilot program for the purpose of demonstrating a coordinated training program that provides training and other services to: (1) incumbent workers of participating employers to allow those workers to qualify for higher paying positions; and (2) unemployed or underemployed individuals, particularly people with intellectual and other developmental disabilities, to allow those individuals to qualify for job openings created by incumbent workers taking new positions. Establishes a seven member task force to implement and administer the pilot program. Requires the task force to implement the pilot program not later than October 1, 2018. Appropriates to the task force from the skills enhancement training fund and the rehabilitation services fund amounts sufficient to provide: (1) grants to employers and providers of training and other services that are participating in the pilot program; (2) reimbursement of employer costs related to the hiring and training of new employees related to the pilot program; and (3) grants to incumbent workers of an employer participating in the pilot program to pay the costs related to the worker earning a portable, industry recognized certification or credential. Appropriates on July 1 each year, for the years 2018 and 2019, to a training institute for people with disabilities from the skills enhancement training fund \$1,750,000 for curriculum development, operating expenses, and marketing expenses. Requires the Indiana economic development corporation to submit a report to the budget committee each year concerning the training institute's use of the money.

House Bill 1348 – Administrative rules for veterans' programs.

Authored By Rep. Clyde Kersey

Committee – Veterans Affairs and Public Safety

Requires that, by May 1, 2018, each state agency must review veterans' programs the agency is required to administer by state law and adopt emergency rules for any programs that have not yet been implemented.

House Bill 1402 – Veterans matters. ( Housing / Vet Courts )

Authored By Rep. Jim Baird

Committee – Veterans Affairs and Public Safety

Defines "veteran" for the purposes of veterans homelessness prevention programs and incentives. Provides a property tax deduction to an owner of real property that uses the owner's real property to provide rental housing to a veteran. Requires the Indiana department of veterans' affairs to perform an electronic query of the records maintained in the case management system developed and operated by the division of state court administration on a weekly basis to obtain arrestee information and cross reference the names obtained with the names of individuals in the: (1) U.S. Department of Defense data base of individuals whose military service qualifies the individual for veterans benefits; and (2) national guard registries. Allows the information to be shared with county prosecutors and veterans courts to benefit veterans in the court system.

House Bill 1431 – Hunting and fishing privileges for disabled veterans.

Authored By Rep. Robert Morris

Committee – Natural Resources

Allows a disabled veteran to obtain a hunting and fishing license free of charge.

This list is provided by The Military / Veterans Coalition of Indiana

Please visit our website at [www.immilcoal.org](http://www.immilcoal.org)