

BILL ANALYSIS

H.B. 1916
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Business & Industry
Committee Report (Unamended)

BACKGROUND AND PURPOSE

Many Texans have raised concerns regarding predatory techniques that are often employed by the lending industry. Unfortunately, state law does not prohibit a credit access business from making unsolicited telemarketing calls to individuals on the Texas no-call list maintained by the Public Utility Commission of Texas. H.B. 1916 seeks to address this issue by prohibiting these types of businesses from making unsolicited calls to those on the no-call list.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

H.B. 1916 amends the Business & Commerce Code to subject all calls made by a state-licensed credit access business to the Texas Telemarketing Disclosure and Privacy Act.

H.B. 1916 amends the Finance Code to prohibit a credit access business or its representative from making a telemarketing call to a consumer whose name and telephone number are on the Texas no-call list maintained by the Public Utility Commission of Texas. However, the business or its representative may call a consumer who is party to a contract with the business during the contract term and may also call a consumer who was a party to such a contract before the first anniversary of the date on which the contract was terminated, unless that consumer requests that the business or representative stop calling.

EFFECTIVE DATE

On passage, or, if the bill does not receive the necessary vote, September 1, 2021.