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To: tlysen@comcast.net
Subject: LAC Alert: Take ACTION to curb Predatory Payday Lending



KCDems Legislative Action

Action Alert

Take ACTION to curb Predatory Payday Lending!

This alert is from Danielle Friedman, Alliance to Prevent Predatory Lending (APPL)

Borrowers deserve access to small dollar loans with terms that they can repay successfully. The problem is that payday loan borrowers must pay back the full loan amount by their next payday. Short loan periods trap people in a cycle of debt, forcing them to take out loan after loan to repay the first. This results in high cost, long term debt. In order for borrowers to be successful, we must address outrageous interest rates by lengthening the repayment period and lowering the fees. **391% is never an acceptable interest rate.**

Lawmakers have been responding to the strong show of support at last week's hearings. In the Senate, two bills need to move out of committee by next Wednesday, February 25. Both bills ensure borrower success by lengthening the minimum loan period and lowering the fees on each payday loan. While the House has moved a bill out of committee, it does not address the root cause of the payday loan problem: the short loan period and outrageous interest rates.

What you can do

No one in our communities should be forced to pay so much for a small loan to help them through a crisis. We need you to keep the momentum going. Take action now:

- Tell your Senators that you want borrowers to be successful in our state. Our power is in our voices - your Senators need to hear from you.
- Tell your lawmakers that 391% is never acceptable.
- Ask your friends, family and neighbors to take action with you. Right now, the payday lending industry is flooding the inboxes of your legislators. Your lawmakers need to hear your voice.

Contact your legislators NOW. Call your lawmakers TODAY at **1-800-562-6000** or send them a message and tell them that "*Real Solutions for payday loan borrowers include longer loan periods. Vote YES on SB5150 & 5750 to help borrowers be successful.*"

Danielle Friedman, Alliance to Prevent Predatory Lending (APPL)

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About the KCDems Legislative Action Committee

The King County Democrats' Legislative Action Committee provides a forum for individuals and groups to present ideas and issues for action by members of the King County Democrats. Issues are prioritized, and actions are coordinated to support the Platform of the King County Democrats. For more information, please visit our website: <http://kcdems.org/lac.php>

About the Alliance to Prevent Predatory Lending (APPL)

The APPL coalition exists in order to endorse the passage of fair and reasonable consumer protections on predatory lending that will reduce poverty and create safer and stronger communities in Washington State . For more information, please visit their website: <http://www.noloansharks.org/>



WASHINGTON
LOW INCOME HOUSING
ALLIANCE

It's weeks like this. Olympia has been a blur of activity. The city and the Capitol Campus are full of people working together to get things done. There have been great lobby days, bills are being heard, and the cutoff for policy bills in the House was this past Friday. It's been busy and fun and interesting. And it won't get any less busy this week: the cutoff in the Senate is Wednesday. Everyone advocating on every issue, from the transportation to healthcare to children to housing and homelessness is moving just a little bit faster - we all know that it's now or never to get a bill heard. The Alliance and our partners have been working around the clock to make sure that bills vital to tenants, homeowners, and the homeless get a hearing in the house and the senate. Read more about our [priorities](#) below.

The really exciting stuff, though, has been preparing Olympia for the arrival of 500 citizen lobbyists tomorrow. We're thrilled that Senate Majority Leader Lisa Brown can take a few moments, during this busy and critical time, to speak with us. Legislative staff have been a great help in scheduling time for legislators to meet with their constituents, and hundreds of Washingtonians have pledged to join us. We've mapped out the route for the march, made signs and banners, and are ready for you to help us make the final push before the senate cutoff.

Housing and Homelessness Advocacy Day is here and I hope that you can join us to Stand Up for Housing! The day starts at [United Churches](#) at 8:30. We march at 10:45. Our elected officials know we are coming. They have been hearing from the Alliance and our partners about bills to end discrimination based on [source of income](#), to [protect renters](#) when landlords face foreclosure, and about the importance of saving GAU and the Housing Trust Fund. Legislators are ready to hear what you have to say about housing, to learn your story. I'll see you there! (**Don't forget to wear red**, and bring your raincoat or umbrella. No ponchos this year, we're saving money and the environment!)

Alliance Priorities: (find our full agenda at our www.wliha.org.)

As of late last week, all of our priority bills have been scheduled for a hearing! This is great news, especially because at the beginning of the

week, we were still worried about three bills that hadn't yet been scheduled. Many of you responded to our call to action, which made all the difference. On Monday evening, the Senate version of our bill preventing discrimination based on source of income (SB 5672) will be heard in the Senate Judiciary committee. On Tuesday, our bill to use the interest from tenant deposits for housing (SB 5923) will be heard in the Senate committee on Financial institutions, Housing, and Insurance. On Wednesday, the Fair Tenant Screening Act (SB 5922) will be heard in the same committee. Both of the last two bills were only introduced in the Senate, but last week, thanks to the buzz you created, House leadership has indicated that they plan to create their own versions.

The House bill to **prevent source of income discrimination** had a powerful hearing last week. Tenants who knew firsthand the challenges of this discrimination spoke eloquently and passionately. Because of their dedication and willingness to share their personal stories (and their willingness to be in Olympia, ready to speak at 8 AM) HB 1766 was passed out of the Judiciary committee the next day. Please consider taking a moment to thank Rep. Pedersen, committee chair, for his support of this bill. You can email him at pedersen.jamie@leg.wa.gov.

Two bills that **protect and create housing affordability in transit oriented communities** moved out of committees last week. After some disagreement among committee members about parts of HB 1490 not directly related to housing, that bill passed out of House Local Government and Housing with placeholder language that will be negotiated and reinserted before the next vote takes place. SB 5687, also an [environmental priority](#), was heard and passed out of the Senate Government Operations & Elections committee on Thursday, which also happened to be Environmental lobby day. More than 100 people signed in to testify in support!

Real Estate Excise Tax exemption for first-time, low-income homebuyers: HB 1495 has passed out of House Local Government and Housing and will be heard in the House Finance Committee on Feb 24. The Senate version, SB 5753, was heard last week.

Senate Bill 5810, which helps **prevent foreclosures and creates protections for renters impacted by foreclosures** had a lively hearing in the Senate last week. It's been rewritten, and we're working with the sponsor (Senator Claudia Kauffman) and other stakeholders to make sure the protections it provides are meaningful. The new version--

still being drafted--will be heard in the Senate Committee on Financial Institutions and Housing & Insurance on the 24th, at 10AM.

Other important housing bills we support:

One of the top priorities for the Washington State Coalition for the Homeless, **increasing notice for no cause evictions**, needs help to continue moving through the process.

SB 5549 had a successful public hearing but the committee has yet to take any executive action on the bill and must do so by Wednesday's cut-off. The committee has two meetings scheduled next week where they could take such action: Tuesday the 24th and Wednesday the 25th. House Bill 1773 died in House Judiciary committee last Thursday, so for this important bill to keep moving, the Senate version has to be passed from committee. I hope you'll take a moment to [read the message](#) sent by the Coalition for the Homeless and contact committee members as requested.

Action Center! What you can do now.

We need you to Stand up for Housing! Join us tomorrow at [Housing and Homelessness Advocacy Day](#), visit our [Action Center](#), and tell us why housing matters.

-Michael

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