

# NCBA BILL TRACKER

## HOUSE BILLS – 2022

**CODE: S=Support; N=Neutral or No Position; O=Opposed; Updated: July 18, 2022**

BILL NUM.	SHORT TITLE	NCBA POS.	INTRO DATE	HOU. COM.	FULL HOU.	SEN. COM.	FULL SEN.	GOV SIGN	COMMENTS
<a href="#">H-76</a>	<del>Modernize Debt Settlement Prohibition</del>	N	<del>2/11/21</del>	<del>2/25/21</del>	<del>3/3/21</del>				Bars certain debt settlement activities as an unfair trade practice; exempts normal debtor-creditor transactions
<a href="#">H 103</a>	2022 Appropriations Act	N	2/17/21	3/24/21	4/28/21	6/24/21	9/8/21	7/11/22	SL 2022-74; dealt with automatic renewal of contracts, but on 6/28/22 turned into the 2022 state budget bill
<a href="#">H-134</a>	<del>2<sup>nd</sup> Amendment Protection Act</del>	N	<del>2/23/21</del>	<del>3/9/21</del>	<del>3/11/21</del>				Expands slightly who can bring a concealed handgun into certain locations, including private premises where a notice is posted saying that handguns are not allowed
<a href="#">H-161</a>	<del>Address Abandoned and Derelict Vessels</del>	N	<del>2/25/21</del>	<del>3/10/21</del>	<del>3/24/21</del>				Allows the Wildlife Resources Commission to deem a vessel abandoned and have a lien for towing, removal, and storage costs enforceable by sale; notice to be provided to owner but doesn't specify notice to lienholders
<a href="#">H-176</a>	<del>Enhance SHP Debt Collection Abilities</del>	N	<del>2/25/21</del>	<del>4/14/21</del>	<del>4/28/21</del>				Identical to S 160; deals with garnishments of

									overpayments from the state health plan
<a href="#">H 304</a>	<del>Protect Personal Info/LEOs, Judges, DAs</del>	N	<del>3/15/21</del>	<del>4/21/21</del>	<del>5/6/21</del>				For personal safety reasons, the bill seeks to remove home address information for law enforcement officers and others from government websites; could adversely affect title searches
<a href="#">H 439</a>	<del>Credit Union Late Fees/Penalty</del>	Ø	<del>3/29/21</del>						As originally filed not relevant as the bill deals only with supervisory fees paid to a credit union's regulator; however, the Carolinas Credit Union League is proposing to replace with a 69-page bill that we oppose; identical to S 489
<a href="#">H 707</a>	<del>Student Borrowers' Bill of Rights</del>	N	<del>4/27/21</del>	<del>6/24/21</del>					Under the bill, the Office of the Commissioner of Banks would regulate student loan servicers
<a href="#">H 725</a>	<del>Earned Wage Access Services Act</del>	N	<del>4/28/21</del>						This bill could open the door for payday style loans to return to NC; compare to S 467
<a href="#">H 776</a>	Remote Electronic Notarization	N	5/3/21	5/5/21	5/6/21	9/8/21	9/22/21	7/8/22	SL 2022-54; creates permanent authority for remote notarization, provided the principal is within the United States or fits into narrow exceptions such as in military service

									at a base abroad or physically present at a U.S. Embassy or consular office
<a href="#">H 899</a>	North Carolina Work and Save	N	5/5/21	6/22/21					Would create a state-run retirement program geared toward private industry employees who do not have access to an employer-sponsored retirement plan; raises questions about whether such a program would directly compete against existing offerings available from retirement plan administrators
<a href="#">H 969</a>	Small Business Truth in Financing	N	5/11/21						Exempts banks, savings banks, savings and loan associations, and credit unions (but the filed version does not exempt holding companies, subsidiaries, or affiliates); filed at the suggestion of the NC Rural Center to address issues after major disasters in which nonbank lenders would draw affected businesses into loans with overly rosy explanations of loan terms that didn't match reality
<a href="#">H 1039</a>	Medical Debt De-Weaponization Act	N	5/24/22						Not applicable to banks but tracked because of the debt collection provisions;

									would require hospitals and medical providers to disclose prices and financial assistance, provide minimum levels of free care, and prohibit certain debt collection practices
<a href="#">H-1082</a>	<del>Infrastructure Bank Feasibility Study</del>	N	5/26/22						Unlikely to advance; a Democratic proposal to study the creation of a state infrastructure bank to help finance infrastructure and for other purposes

**SENATE BILLS – 2022**

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BILL NUM.	SHORT TITLE	NCBA POS.	INTRO DATE	SEN. COM.	FULL SEN.	HOU. COM.	FULL HOU.	GOV SIGN	COMMENTS
<a href="#">S-160</a>	<del>Enhance SHP Debt Collection Abilities</del>	N	2/25/21						Identical to H 176
<a href="#">S-357</a>	<del>Helping Consumers in Crisis Act</del>	N	3/25/21	9/21/21					Requires a legal funding company to register with the Commissioner of Insurance and authorizes advances of up to \$500,000 to a consumer who is pursuing a legal claim to be used for expenses other than the legal claim
<a href="#">S-358</a>	<del>C-PACE Program</del>	N	3/25/21						Would utilize tax assessments to help repay

									financing of energy efficiency and other improvements to commercial and other buildings (that are not 1-4 family residences)
S 448	Amendments to Schedule VI of the CSA	N	4/1/21	5/4/21	5/10/21	5/25/21	6/8/22	6/14/22	SL 2022-9; provides a pathway for medical marijuana; if FDA removes a drug, including one containing cannabis, from the federal controlled substances list, then it may be distributed, dispensed, and used in NC unless the state regulator objects
<del>S 449</del>	<del>Revise Manufact. Home Title Laws</del>	N	4/1/21	4/20/21	4/22/21				Among other things, creates a procedure to remove a security interest on a certificate of title if the owner provides an affidavit that the debt has been paid and the secured party cannot be located
S 455	Conform Hemp with Federal Law	N	4/1/21	4/28/21	5/5/21	5/25/22	6/1/22	6/30/22	SL 2022-32; on 5/25/22 an unrelated bill was turned into one creating a permanent exception to the state controlled substances act for hemp
<del>S 467</del>	<del>Earned Wage Access Services Act</del>	N	4/1/21						Would have the Commissioner of Banks monitor “earned wage access service providers;” compare to H 725

S 488	<del>Consumer Protection Invoice Advertisements</del>	S	4/1/21	5/10/21	5/13/21				Would remove a loophole that often tricks consumers into entering into a contract when they receive a simulated check in the mail
S 489	<del>Credit Union Fees and Late Penalty</del>	Ø	4/1/21						Identical to H 439
S 496	DOI Omnibus Bill	N	4/1/21	5/6/21	5/11/21	10/20/21	2/17/22	7/7/22	SL 2022-46; Part XVI bars “disclosure of replacement cost estimators;” at issue is the practice of forcing insurers or agents to turn over their underwriting or proprietary business information as a condition to making a loan secured by real property; insurers will still provide an estimate of what it would cost to rebuild a structure if damaged but can’t be forced to provide detailed information about how they calculated the estimate; lenders should instead continue to rely upon appraisals and tax values; modeled on a FL law as this has historically been a nonissue for banks; knowing violations can lead to an NCDOI investigation and penalties

<del>S 711</del>	<del>NC Compassionate Care Act</del>	N	<del>4/7/21</del>	<del>7/1/21</del>	<del>6/6/22</del>				One of a number of bills that would at least partially legalize cannabis; the Speaker of the House said he had no plans for the House to consider the bill during the 2022 short session
S 769	GSC Postponement/Judicial & Execution Sales.	N	5/23/22	6/1/22	6/7/22	N/A	6/30/22	7/8/22	SL 2022-60; allows judicial sales and execution sales to be postponed up to 90 days (compared to six days previously), aligning the postponement authority for judicial and execution sales with that of sales under a contractual power of sale clause
S 917	Adjournment Resolution	N	6/30/22	N/A	7/1/22	N/A	7/1/22	N/A	Adjourns the 2022 session but provides for the General Assembly to come back each month for the remainder of the year for brief check-ins of sorts to deal with, among other things, any vetoes, bills related to election laws, and adoption of conference reports for bills that went to conference on or before 7/1/22