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*Issue IV*

*Community Bankers Association of Georgia  
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**GENERAL COMMENTS**

This week has been busy! On Monday, Rep. Chuck Efstrotation (R), Dacula, held a meeting to discuss potential housekeeping changes to the [HB 221–Powers of Attorney](#) that became effective on July 1, 2017. A special thanks to John Sillay with James-Bates-Brannan-Groover-LLP who worked closely with the fiduciary section of the Georgia Bar to get changes made that will help our community banks. We expect the bill to be dropped in the near future. On Tuesday, the Senate Banking and Financial Institutions Committee held its first meeting to discuss [SB 358](#). On Wednesday, [HB 780](#), which is the Department of Banking and Finance’s Housekeeping Bill, was dropped by Rep. Bruce Williamson (R), Monroe. A House Banks & Banking Committee meeting will be held next Tuesday, February 6<sup>th</sup>, to hear the Department’s Housekeeping Bill and [HB 676–Property; protections for military service members in the event of foreclosures to enforce secured obligations](#), by Rep. Paulette Rakestraw (R), Powder Springs.

As a reminder, our [CBA’s Day at the Capitol](#) is next Wednesday, February 7<sup>th</sup>. It is a great opportunity to network with bankers and legislators from around the state and discuss our industry’s issues. We hope to see you there!

**NEW LEGISLATION THAT WE ARE TRACKING THIS WEEK**

[HB 745–Landlord and Tenant](#), by Rep. Scott Holcomb (D), Atlanta, relates to general provisions concerning landlord and tenant, so as to provide for the termination of a residential rental agreement under circumstances involving family violence; to provide for definitions; to provide for notice and terms of termination; to provide for applicability; to provide for related matters; to repeal conflicting laws; and for other purposes. We will monitor this bill throughout the session.

[HB 748–Community Association Transparency and Protection Act](#), by Rep. William Boddie (D), East Point, relates to regulation of specialized land transactions, so as to provide for protections for homeowners, condominium owners, and property owners in community associations; to provide for a short title; to provide for definitions; to require declarants, developers, or other establishing entities to provide for budgets and reserve account funding for maintenance of community amenities; to implement requirements and procedures for turnover and transition from declarants, developers, or other establishing entities to property owners comprising the community association; to provide for civil causes of action for violations; to provide for related matters; to provide for an effective date and applicability; to repeal conflicting laws; and for other purposes. We will monitor this bill throughout the session.

[HB 780–Financial Institutions](#), by Rep. Bruce Williamson (R), Monroe, relates to financial institutions, so as to provide for numerous changes to provisions applicable to the Department of Banking and Finance and financial institutions generally, banks and trust companies, credit unions, licensed sellers of payment instruments, those licensed to cash payment instruments, and mortgage lenders and mortgage brokers; to provide for power of the commissioner to issue orders relative to state chartered financial institutions to exercise rights and powers authorized by federal law but not authorized under state law; to provide for related matters; to repeal conflicting laws; and for other purposes. This is the Department’s Housekeeping bill for this year. We will monitor this bill throughout the session.

### **OTHER LEGISLATION WE ARE TRACKING THAT HAD ACTIVITY THIS WEEK**

[HB 162–Setoff Debt Collection](#), by Rep. Betty Price (R), Roswell, is a carry-over bill that we are tracking. The bill received a do pass motion by substitute by the Judiciary Committee on January 31<sup>st</sup>.

[HB 661–Tax Liens](#), by Rep. Bruce Williamson (R), Monroe, was passed by the House with a vote of 170-0 on January 29<sup>th</sup> and immediately transmitted to the Senate. The Senate assigned the bill to the Finance Committee.

[SB 194–Garnishments](#), by Sen. Jesse Stone (R), Waynesboro, was assigned to the House Judiciary Committee.

[SB 338–Administrative Procedure](#), by Sen. William Ligon, Jr. (R), Brunswick, received a do pass motion by the Judiciary Committee on January 31<sup>st</sup>.

[SB 358–Establishment of Banking Improvement Zones](#), by Sen. Michael ‘Doc’ Rhett (D), Marietta, was heard by the Banking and Financial Institutions Committee. The Committee voted to table the bill on January 27<sup>th</sup>.

### **FINAL COMMENTS**

For a recap of key legislative issues throughout the session, please follow CBA’s weekly *Legislative Updates* sponsored by **James-Bates-Brannan-Groover-LLP**, CBA’s General Counsel, and provide us with any feedback or questions that you may have. If you have any questions before or during the session, please contact [Rob Braswell](#) or [Lori Godfrey](#) by email or by calling the CBA office at (770)541-4490 / (800)648-8215. We continue to welcome and appreciate

comments and input from community bankers regarding specific legislation and legislative issues. We look forward to seeing you at **CBA's Day at the Capitol Reception** scheduled from 3:30-6:00PM on Wednesday, February 7, 2018

## **Community Bankers Association of Georgia**

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