

## MINUTES

### SENATE COMMITTEE ON BUSINESS & COMMERCE

Wednesday, November 1, 2017

10:00 AM

Capitol Extension, Room E1.016

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Pursuant to a notice posted in accordance with Senate Rule 11.10 and 11.18, a public hearing of the Senate Committee on Business & Commerce was held on Wednesday, November 1, 2017, in the Capitol Extension, Room E1.016, at Austin, Texas.

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#### **MEMBERS PRESENT:**

Senator Kelly Hancock, Chair  
Senator Brandon Creighton, Vice Chair  
Senator Donna Campbell  
Senator Craig Estes  
Senator Charles Schwertner  
Senator John Whitmire  
Senator Judith Zaffirini

#### **MEMBERS ABSENT:**

Senator Robert Nichols  
Senator Larry Taylor

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The chair called the meeting to order at 10:07 AM. There being a quorum present, the following business was transacted:

The Chair made opening comments.

The chair laid out the first interim charge of the hearing:

*Examine local government regulations, including occupational licenses, as related to Hurricane Harvey and determine if any are a detriment to rebuilding efforts.*

Chairman Hancock opened up invited testimony on the first charge of the hearing. The invited witnesses are shown on the attached list.

The chair moved that the invited testimony be closed; without objection, it was so ordered.

The chair laid out the second interim charge of the hearing:

*Study infrastructure security and energy restoration post weather events. Identify ways state government entities can help utilities more effectively stage pre-hurricane mobilization crews for managing resources before an event.*

Chairman Hancock opened up invited testimony on the second charge of the hearing. The invited witnesses are shown on the attached list.

Senator Creighton assumed the chair.

Senator Hancock resumed the chair.

The chair moved that the invited testimony be closed; without objection, it was so ordered.

The chair laid out the third interim charge of the hearing:

*Examine state mortgage requirements regarding the notification of homebuyers on their need for flood insurance in flood plains and flood pool areas and make recommendations on how to better inform consumers.*

Chairman Hancock opened up invited testimony on the third charge of the hearing. The invited witnesses are shown on the attached list.

The chair moved that the invited testimony be closed; without objection, it was so ordered.

The chair laid out the forth interim charge of the hearing:

*Examine and make recommendations on the need for changes to the Texas Constitution for home equity lenders to offer various forms of relief to Texas homeowners affected by natural disasters including, among others, the authority to enter into deferment agreements. This examination should include a study of home equity rules regarding negotiation, modification and refinancing and whether constitutionally established time periods can be waived in times of disasters.*

Chairman Hancock opened up invited testimony on the forth charge of the hearing. The invited witnesses are shown on the attached list.

The chair moved that the invited testimony be closed; without objection, it was so ordered.

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There being no further business, at 2:27 PM Senator Hancock moved that the Committee stand recessed subject to the call of the chair. Without objection, it was so ordered.

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Senator Kelly Hancock, Chair

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Tatum Reagan, Clerk