

## THE 2013 MISSISSIPPI LEGISLATURE: A SUMMARY OF SOUTHERN'S EFFORTS AND NEW LAWS AFFECTING OUR COMMUNITIES

By **Meredith Covington, MPA**  
Policy & Communications Manager  
and **Tamika Edwards, J.D.**  
Director of Public Policy

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### INTRODUCTION

The 128th Mississippi Legislature adjourned April 4, introducing 3,087 bills and completing 2,760 of those bills in its legislative session.

The goal of all Southern Bancorp Community Partners' (SBCP) public policy endeavors is to promote savings opportunities and family economic security. Although 2013 marked the first year SBCP's policy team sought to proactively track and pass legislation in Mississippi, SBCP is not new to Mississippi. SBCP currently provides community development and family economic security direct service activities in the state. In its inaugural year, the policy team worked actively through coalition to support the Family Savings Initiative Act (SB 2027 and HB 101) and the Mississippi Affordable Housing Trust Fund (SB 2477). However, each bill died in committee.

Southern's policy team also monitored all legislation having the potential to significantly affect family economic security and community development opportunities in the Delta region. One example of such legislation is HB 559, the Check Cashers Act. Now law, HB 559 deletes the requirement for policymakers to periodically review loan authorization. Hence, elected officials in Mississippi may never have to debate interest rates on payday loans again, which could ultimately result in further exploitation of payday loan customers. This is potentially detrimental to communities and low-income families because payday loans prevent household savings and economic mobility.

At the forefront of the 2013 legislative session was the issue of education. Several education bills (such as SB 2658, SB 2347, and SB 2188) comprised what may be the most transformational piece of education legislation in

Mississippi's history, often referred to as "Education Works." In addition to the aforementioned pieces of legislation included in Education Works, Governor Bryant also signed into law HB 369 as part of the Education Works package, which created the Mississippi Charter Schools Act of 2013, establishing the Mississippi Charter School Authorizer Board as a state agency with exclusive chartering jurisdiction, which will authorize charter schools throughout the state.

#### SOUTHERN'S LEGISLATIVE EFFORTS

- FAMILY SAVINGS INITIATIVE ACT (SB 2027 and HB 101)
- HOUSING TRUST FUND (SB 2477)

#### OTHER KEY LEGISLATIVE HIGHLIGHTS

- CHECK CASHERS ACT (HB 559)
- EDUCATION WORKS (SB 2658, SB 2347, SB 2188, and HB 369)

The Mississippi Legislature ended the regular session without passing a Medicaid budget for the state fiscal year beginning July 1, or authorizing the program to exist past that date. Bryant will have to reconvene policymakers for a Medicaid special session before the end of June. Mississippi, like every state, has the option to expand Medicaid to people living below 138 percent of the federal poverty level. Expanding Medicaid in Mississippi would make an additional 231,000 uninsured adults eligible for the program. If Mississippi chooses not to expand, enrollment is still anticipated to increase by 57,000 due to facets of the Affordable Care Act, such as requiring people to have coverage or pay a penalty.

## SBCP's Legislative Efforts

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### Family Savings Initiative Act

SB 2027 and HB 101, referred to as the Family Savings Initiative Act, sought to legislatively mandate the provision of Individual Development Accounts (IDAs) administered by the Department of Human Services and funded by Transitional Employment Assistance (TEA) monies from the State Treasury. The Coalition for a Prosperous Mississippi, of which Southern is part, was the group of advocates behind this bill. In addition to IDAs, both bills also had similar goals, which included:

- Providing individuals and families with limited means an opportunity to build assets;
- Facilitating and mobilizing savings;
- Promoting savings for education, homeownership, microenterprise, retirement, and automobiles; and,
- Stabilizing families and building communities.

Both bills died in committee. Presently, the Coalition for a Prosperous Mississippi is developing a policy strategy to introduce a similar bill in the 2014 legislative session. For additional information, please contact the Coalition's Director, Melbah Smith at 601-932-4778.

### Housing Trust Fund

SB 2477, known as the Mississippi Affordable Housing Trust Fund, would have established a housing trust fund to expand affordable and safe housing opportunities for children, seniors, persons with disabilities, and veterans. The bill sought to accomplish the following objectives:

- Mend the gap in the state's ability to build affordable housing through dedication of permanent revenue sources;
- Promote homeownership, prevent homelessness, and produce and preserve affordable housing for low to moderate-income individuals and families;
- Promote accessible housing for disabled persons, down-payment assistance for eligible homebuyers, housing and foreclosure counseling, and technical assistance for nonprofit housing organizations.

The bill died in committee. Housing Mississippi, of which Southern is part, serves as the advocacy coalition behind this bill. The coalition is currently working with other advocates and legislators to reintroduce this bill during the 2014 legislative session. For additional information, please contact [Housing.Mississippi@gmail.com](mailto:Housing.Mississippi@gmail.com).

## Key Legislative Highlights

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### Check Cashers Act

In spite of the good faith measures the Legislature took to support financial stability of Mississippians, HB 559 has

the potential to hinder family economic security. HB 559 removed the repealer from Section 75-67-539 of Mississippi Code of 1972, which mandated the legislature to review statutes regarding loan interest rates periodically or the law would sunset. As such, the legislature now no longer has the obligation to assess the payday lending industry and determine if any changes to the law are needed. Advocates are currently working on ways to provide low-cost small dollar loans through employers. For more information on these efforts, contact Paheadra Robinson, Director of Consumer Protection, Mississippi Center for Justice at [pbrobinson@mscenterforjustice.org](mailto:pbrobinson@mscenterforjustice.org).

### Education Works

The Education Works legislation package includes four bills providing sweeping reform for education in the state. The following chart outlines the purpose of each law:

#### Education Works Legislation

SB 2658	<ul style="list-style-type: none"><li>• Creates scholarships for students with a 3.5 high school GPA and a 28 ACT score wanting to become teachers and commit to teaching in a MS public school for five years.</li><li>• Requires districts with graduation rates of less than 80 percent to submit a restructuring plan to the Department of Education.</li></ul>
SB 2347	<ul style="list-style-type: none"><li>• Improve literacy achievement by ending social promotion of third grade students who are not reading on grade level.</li></ul>
SB 2188	<ul style="list-style-type: none"><li>• Increases entry standards into teacher education programs at MS universities.</li></ul>
HB 369	<ul style="list-style-type: none"><li>• Expands opportunities for the creation of public charter schools in low-performing D and F school districts to improve school choice for families.</li></ul>

The bills comprising the Education Works package are now law. The policy team will be monitoring the upcoming implementation of these laws to ensure equal opportunities for all Mississippi students.



Tamika Edwards  
8924 Kanis Road  
Little Rock, Arkansas 72205  
(p) 501.850.8973  
[tamika.edwards@southernpartners.org](mailto:tamika.edwards@southernpartners.org)  
[www.southernpartners.org](http://www.southernpartners.org)