

Sue Schafer
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*What's Your Opinion?
Contact Sue!*

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**Legislative Update
April 24, 2010**

New Legislation of Interest

Balancing the State Budget/Long Bill (HB10-1376) requires cutting \$2 billion from public education, colleges, corrections, transportation, health care and judiciary. To prevent further cuts, the legislature has temporarily repealed some tax credits and tax exemptions. Colorado is debt free unlike other states.

Clean Air-Clean Jobs Act (HB10-1365) will gradually convert by 2017 coal-fired power plants to clean-burning natural gas plants, will create jobs in the renewable energy-sector, and protect the environment.

Educator Effectiveness (SB10-191) seeks to improve K-12 instruction by evaluating teachers and principals based on student growth on state and local tests. Teachers will earn tenure after three consecutive years of effectiveness and lose tenure if ineffective for two consecutive years. Is this fair?

Protecting Neighborhoods from Foreclosures (HB10-1247) creates a process for expediting sales of foreclosed properties from 125 days to 65 days.

Vehicle Registration Fees for Two Years (HB10-1212) saves time and money by registering a vehicle every two years.

Gift Card Protection (SB10-155) allows consumers to redeem cards if the remaining value is less than \$5 and prohibits sales of gift cards that have service or maintenance fees.

Health Care Jobs Act (HB10-1138) and Nurse Loan Repayment Program (/SB10-58) increase nurse applicants by 50% and will help primary care physicians create over 20 jobs in smaller communities.

Replacing Confusing Insurance-Contract Language (HB10-1166) with plain-language. Creates an insurance application the average person can understand.

Growing Jobs in Colorado's Creative Industries. Makes it easier for small businesses (film production companies) to access state loans and credit, **(HB10-1180)**, increases art in public places **(SB10-94)**, and streamlines programs by establishing the Creative Industries Division within the state office of Economic Development.

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NOTE: All bills can be read in full and tracked at www.leg.state.co.us
Click on "House" or "Senate" and follow the link to the bills by bill number.

Proposed Legislation of Interest

Health Insurance Discounts for ‘Healthy Behaviors’ (HB10-1160) is a proposed law to lower premiums in individual policies by offering discounts to people who lose weight, stop smoking, and lower their cholesterol levels. Is this fair to seniors, people and children with chronic conditions?

Medical Marijuana Code (HB10-1284) allows local governments or local voters to accept or ban dispensaries in their communities, tightens background checks of dispensary operators, and bars anyone convicted of a drug-related felony from operating a dispensary. A dispensary must be at least 1000 feet from a school. The Departments of Revenue and Public Health and Environment will develop specific rules.

News You Can Use

Rebates for New Appliances and Home Improvements! The **Recharge Colorado** program through Governor Ritter’s office uses \$300 million of federal stimulus funds to offer rebates to consumers who purchase energy-efficient appliances and home-improvement material. If interested, act quickly. Website at: www.rechargecolorado.com or call 1-800-462-0184.

Loans for Manufacturing and Small Businesses (Colorado’s Credit Reserve Program) Colorado’s small businesses, manufacturing companies and agricultural industries will get \$40 million through new lending programs announced by Gov. Bill Ritter, Treasurer Cary Kennedy and the Colorado Housing and Finance Authority (CHFA). Manufacturers are eligible for \$30 million and small businesses and agriculture will be eligible for \$10 million. Loans can be used for working capital, inventory, equipment, real estate and lines of credit. To apply: www.chfainfo.com or 800-877-2432. The average loan will be about \$28,000.

Colorado Foreclosure Hotline

The Colorado Foreclosure Hotline since 2006 has responded to 100,000 calls and has helped 20,000 homeowners avoid foreclosure. Services are confidential and free-of-charge. To learn more call 1-877-601-HOPE or go to www.coloradoforeclosurehotline.org.

Division of Insurance Information for Consumers

Information is available at www.dora.state.co.us/insurance/consumer/ConsumerBrochures. Topics include uninsured and underinsured motorists, disaster claims, discount health and discount medical cards, floods, home inventory checklists, identity theft, fraud, life insurance, annuities, title insurance, insurance denial, and wildfires.

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