# 2014 Public Policy Agenda

Georgia Watch works to make sure consumers get a fair shake and to level the playing field with powerful special interests in this state. We focus on ensuring fair utility rates, renewable energy options, access to quality, affordable healthcare, safeguarding personal finances, and access to the courts.



### Support HB 874: The Solar Power Free-Market Financing and Property Rights Act

In other states, American homes, businesses, churches, schools and military bases are given the freedom to save money through financing options that reduce the upfront cost of solar installations. We support HB 874 because it would clear the way for Georgians to choose solar energy and to choose the financing option that makes that energy investment the most affordable.

### Oppose House Bill 465: Rewrites statute to permit abusive debt settlement practices

In 2013, the bill was voted down overwhelmingly in Committee, but a new version may be introduced this session. We will continue to work against passage of a bill that puts consumers at risk. Georgia Watch opposes the debt settlement model contained in this legislation because it would permit UNLIMITED debt settlement fees and it exploits the desperation of financially strained families, typically leaving them even deeper in debt.

#### Support House Bill 915: Protects children from identity theft

Currently, Georgia law allows adults to freeze their credit to protect themselves from identity theft, but children are left vulnerable. **We support adding this protection for our youngest residents.** 

# Amend Georgia Foreclosure Statute to protect Georgia homeowners

Proposed amendments keep families in their homes by preventing dual-tracking, or foreclosure while a homeowner is in the process of being evaluated for loss mitigation or HomeSafe Georgia, and extending the notice period from 30 to 90 days for foreclosures. **Georgia Watch supports the common sense consumer protections in these amendments.** 

## Support bill to protect property owners from predatory tax lien sales

Many Georgia homeowners have been forced into foreclosure from the aggressive selling of delinquent tax bills to private companies for collection. **Georgia Watch supports legislation to prevent commissioners from profiting off improper tax lien sales.** 

### Oppose SB 141 / HB 662 – The "Patient Injury Act"

This legislation would eliminate the cause of action under Georgia law for medical malpractice and instead create an administrative bureaucracy system to determine compensation for medical injuries. Georgia Watch is actively opposing this legislation because it takes away Georgians' constitutional right to trial by jury. The patient compensation system proposed by this bill is unheard of in the United States and is risky public policy that is bad for Georgia's 10 million healthcare consumers.

### **Support Medicaid Expansion**

Georgia Watch believes that Medicaid expansion is critical for Georgia's most vulnerable healthcare consumers, and we call on Governor Nathan Deal to fully implement the Affordable Care Act. Without Medicaid expansion, an estimated 650,000 Georgians will remain without access to affordable healthcare, and Georgia will lose billions in federal dollars and economic activity.