

# TEXAS APPLESEED LEGISLATIVE PRIORITIES

TEXAS' 89TH LEGISLATIVE SESSION (2025)



## ABOUT TEXAS APPLESEED

Texas Appleseed is a nonpartisan nonprofit working at the intersection of policy, advocacy, and the law to support Texas children, families, and communities. Fueled by data, legal expertise, and a commitment to supporting vulnerable communities, our work strives to break down barriers through transformative policy solutions.

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# FAIR FINANCIAL SERVICES

## Coerced Debt

### Enhance Tools for Survivors of Domestic Violence to Recover from Financial Abuse

Coerced debt, a form of economic abuse and identity theft, occurs when an abuser takes out credit in the name of their victim through threat, force, or fraud. Coerced debts negatively impact survivors' credit scores, leaving them to face major barriers in rebuilding their financial lives. Because credit reports and scores play a significant role in our ability to access housing, credit, and sometimes even employment opportunities, individuals have to navigate the harmful fallout from coerced debts long after leaving an abusive relationship. A 2022 study of Texas voters found that 92% of Texans support the state passing laws that would provide greater financial protections to survivors of domestic violence, such as coerced debt. This legislative session, we're focused on promoting policy solutions that offer accessible legal tools to survivors of domestic violence with coerced debts to help them gain, maintain, or rebuild financial security.

## Data Privacy and Artificial Intelligence

### Empower Texans to Control Personal Data

This increasingly digital age has created new and innovative ways for abusers and scammers to gain access to a person's identifying information, resulting in cases of identity theft and negative financial outcomes. For survivors of abuse, abusers are able to use known data about their victim and advanced technologies to continue perpetrating harm, whether they're in the relationship or long after the victim has left. Older adults living in Texas are also targeted by fraudsters. Since scammers now have access to an abundant amount of personal information, they use innovative technology, like Artificial Intelligence, to trick and defraud older Texans. Texas must continue to enhance data privacy protections and put control back in the hands of Texas consumers.

## **|** Predatory and High-Cost Lending and Financial Services

### **Adopt New Consumer Protections to Address Frauds and Scams Related to Residential Solar Panels**

New data show that consumer complaints in Texas related to residential solar panel frauds and scams have skyrocketed in recent years. The Texas Attorney General's Office saw an 818% increase in complaints from 2018 to 2023, and there was a 576% increase in complaints submitted to the Texas Department of Licensing and Regulation over the same period. Complaints originate from urban and rural areas and older Texans. Non-native English speakers are also particularly harmed. It is important for Texas to adopt expanded protections to address consumer challenges in residential solar panel sales, including added accountability in the market for an array of problems, such as fraudulent sales practices, contract forgeries, inoperable systems, and unaffordable financing.

## **|** Predatory and High-Cost Lending and Financial Services

### **Build Greater Protections to Guard Against High-Cost Loans and Certain Digital Financial Products**

Texas has some of the highest charges in the country for payday and auto title loans and is seeing other emerging products and services that can pose similar risks to financial well-being, particularly for those living paycheck to paycheck. In support of a fair market for Texans, our work prioritizes both maintaining current protections for financial products and services and building fair standards where gaps exist. Our priorities include addressing consumer protection concerns with high-cost lending, as well as supporting essential guardrails for novel financial products and services, including paycheck advance apps.

## | Insurance

### **Ensure Fair and Just Pricing Standards for Property Insurance**

A loophole in Texas law allows insurance companies to charge a widow penalty—raising rates on property insurance solely because a person’s spouse has passed away. There are over 1.1 million widows and widowers in Texas. Car insurance pricing data from July of 2024 found an average 12% surcharge for a widow as compared to a married woman, averaging \$95 in additional charges. Changing Texas law to prohibit insurance companies from charging a widow penalty is an important step towards just pricing in the Texas insurance market.

## | Debt Collection

### **Modernize Wage Protections Related to Debt Collection**

Texas has a long history of protecting wages from debt collection in the state constitution and other laws. This protection is essential, but current debt collection practices have undermined those long-standing protections. Today, most wages are directly deposited into an account. When debt collectors freeze accounts to collect an old debt, many Texans lose all of their income and, as a result, face a new financial crisis. They can experience cascading defaults on housing expenses, bills and other debts, and are left with no funds to pay for food or basic necessities. It is important to both preserve existing wage protections in Texas law and modernize protections to create a basic cost of living exemption. A basic cost of living exemption would ensure that people are not thrown into a renewed financial crisis if a bank account is frozen by a debt collector, providing space to assert legal rights and arrange affordable repayment of legitimate debts.



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# EDUCATION JUSTICE

## | School Discipline (DAEPs)

### **Limit Removals of Students to Disciplinary Alternative Education Programs (DAEPs) to the Most Serious Offenses and Reasonable Periods of Time**

While state law mandates removal of students to DAEPs for some offenses, school districts have wide discretion to use DAEP removals for any other minor offenses, such as dress code, tardies, and disruption. Districts also have unfettered discretion in how long they remove students to DAEPs, usually months. The quality of education in DAEPs is far inferior to regular schools, with primarily computer-based learning and little teaching, so students fall behind and are more likely to drop out. On the 30th anniversary of Chapter 37 of the Education Code, Texas Appleseed supports policies to limit removals of students to DAEPs.

## | School Discipline (Truancy)

### **Oppose the Re-criminalization of Truancy and Address the Root Causes of Student Absences**

Data shows that students who are chronically absent are seven times more likely to drop out of school. In 2015, the Texas Legislature decriminalized student truancy, recognizing that a criminal approach was both ineffective and harmful for students and families. Texas Appleseed opposes the re-criminalization of student truancy and urges the Legislature to define chronic absenteeism and implement data collection. Furthermore, school districts should be required to adopt attendance policies that prevent chronic absenteeism by arming parents with knowledge about attendance, unveiling the root causes of absenteeism, and providing support to resolve those issues and prevent further absences.

## | School Discipline (Vaping)

### **Eliminate Mandatory Removals of Students to DAEPs for Vaping and Promote Education, Mental Health Support, and Treatment**

While there has been a troubling rise in youth vaping, pushing students into DAEPs and giving them criminal charges does not address the reasons why they are vaping. Such action takes them away from their education and involves them in the juvenile justice system. Instead, Texas Appleseed supports repealing HB 114 (2023) and implementing policies to educate students and parents about the harms of vaping, provide mental health support to address the reasons why students are turning to substance use, give treatment to young people suffering from addiction, and crack down on vendors who advertise and sell to young people.

## School Policing

### Repeal the Statewide Mandate of Armed Security Officers in Texas Schools

The armed security officer mandate created by HB 3 in 2023 does not prevent school shootings, but instead harms and criminalizes students and places a heavy financial burden on strained school budgets. The Texas Legislature should repeal this provision and shift the \$15,000 allotted to each school district for police staffing to evidence-based school safety initiatives. These initiatives include multi-tiered systems of support, relationship building programs, restorative justice, and mental health services for young Texans in their schools.



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## Higher Education (Transcript Holds)

### **Abolish the Practice of Higher Education Institutions Withholding Academic Transcripts Due to Outstanding Balances Owed to the Institution**

College transcripts are essential for individuals wishing to further their education, build on the education they have completed following a break from school, or obtain employment. Currently, the Texas Education Code permits higher education institutions to withhold the release of an individual's college transcript if they have an unpaid debt to the institution. These debts include balances on the individuals' account such as library fees, housing fees, meal balances and more. Texas should follow the lead of 11 other states and ban this practice, which would remove barriers to upward mobility for students and increase the skilled workforce in Texas.



**Jessi Stafford**

Senior Research Analyst



# YOUTH HOMELESSNESS

## Housing Stability & Youth Experiencing Homelessness

### Allow Minors the Ability to Contract for Necessities, including Housing

Across Texas, there is a shortage of licensed overnight shelters for youth, and those shelters have a limited number of beds, which restricts what safe options are available for unaccompanied youth who do not have a place to sleep at night. This is especially true for youth living in rural areas. Consequently, many of these kids end up couch surfing from different friends' homes or sleeping in unfit places like a car. Texas Appleseed wants to create opportunities for unaccompanied youth experiencing homelessness by allowing them to contract for necessities like housing so they can have a safe place to sleep at night. Oftentimes these youth are already supporting themselves financially, and by allowing them the opportunity to apply for housing on their own we are creating another option for them to avoid homelessness.

## Increasing Awareness of Youth Experiencing Homelessness

### End Confinement of Runaways

Status offenses like running away apply to young people 16 and under. Often, these young people are fleeing abuse or are simply homeless and have nowhere to go. Placing a child who has run away in a juvenile detention center re-traumatizes them. Under current state law, status offenders cannot be incarcerated as punishment for committing a status offense, but may be confined or detained as punishment for violating a court order made in the underlying status offense case — commonly known as the Valid Court Order (VCO) exception. Texas Appleseed supports legislation that would ensure that youth who run away are never confined by eliminating the VCO exception from current law.

## Youth & Liaison Support

### Require McKinney-Vento Liaisons in Post-Secondary Schools

A McKinney-Vento liaison on college campuses would help ensure that young people experiencing homelessness who are attending post-secondary school know what resources are available to them. This liaison would also help with securing alternative housing for young people when school housing may be closed and navigate any benefits that might be available to them.



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# JUVENILE JUSTICE

## Raise the Lower Age

### **Raise the Lower Age of Juvenile Court Jurisdiction from 10 to 13**

Young children do not belong in juvenile justice settings. Texas should instead embrace a developmentally appropriate approach to addressing their behavioral challenges by raising the lower age of juvenile jurisdiction to age 13 instead of age 10. Children aged 10-12 make up a very small percentage of those referred to the juvenile justice system. Most are referred for misdemeanors. Referring children to probation increases the likelihood that they will be involved in the justice system later in life. When pre-adolescent children exhibit law-breaking behavior, it often stems from family dysfunction or behavioral health issues that are better addressed outside of the juvenile justice system.

## State Secure Facilities

### **Address Conditions Within the State Juvenile Secure Facilities and Close Remaining Facilities**

In Texas, there are five state-run secure lockups for young people. These facilities' unsafe conditions are well documented. Chronic staffing shortages and a lack of trained staff have led to chaos and unsafe conditions. Research is clear that large facilities lead to higher rates of recidivism and that young people are better served in smaller facilities closer to home. As a result of a complaint we filed in 2020, the Department of Justice opened a three-year investigation culminating in a report that found unconstitutional conditions across all five state youth lockups. Texas Appleseed plans to push for improved conditions within the facilities but also use the report findings to advocate for broader, systemic change where young people who need to be in secure confinement are placed closer to home in smaller, more appropriate facilities.

## State Secure Facilities

### **Require Mental Health Be Provided to Youth in State Secure Lockups**

Justice-involved youth are disproportionately more likely than other youth their age to have experienced traumatic events and suffer from mental health issues. The population of youth in the Texas Juvenile Justice Department's (TJJD) custody reflects this finding, with the agency reporting that 85% of youth in their custody have moderate to severe mental health needs. Currently, the agency is required to provide mental health services to youth in their care, but there are no established minimums on the frequency or length of time each session should last. This gap in the standard of the quality of mental health care was evident in the Department of Justice's findings and is

particularly damaging to vulnerable youth within TJJD's custody. We want to close this gap and ensure that these youth are receiving effective services so they can rehabilitate and have the best opportunity to succeed when they return home.

## | State Secure Facilities

### **Place Limits Around the Use of Isolation in State Secure Lockups**

Spending long periods of time in isolation can be damaging for anyone, but it is particularly harmful for youth and even more so for youth with significant mental health needs. The vast majority of youth in the Texas Juvenile Justice Department's (TJJD) custody experience serious mental health needs, and the recent findings from the Department of Justice's years-long investigation found that the agency overuses isolation on youth in their care. There is no limit on the amount of time a young person in TJJD can be subjected to isolation in Texas' statute, so Texas Appleseed wants to ensure that this cruel practice does not continue to be overused.



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# CRIMINAL JUSTICE

## Fines & Fees

### **End Texas' Debt-Based Driver's License Restriction Program**

Texas' Failure to Appear/Pay (FTAP) program places a renewal hold on a person's driver's license if they are unable to pay the debt associated with low-level offenses, such as traffic tickets. This practice impacts hundreds of thousands of Texans each year and is counterproductive—given that people must be able to drive to work to earn a living and pay their debt. Texas Appleseed aims to eliminate Texas' FTAP program and bring an end to the everyday hardships it causes so many Texans.

## Reentry

### **Enhance Data Collection and Evaluation Practices for Higher Education in Prison Programs**

To reduce recidivism, it is vital that people in long-term confinement receive programming that is shown to be effective in reducing one's chances of future criminality—such as vocational and educational programming. Given the recent legislation that has expanded eligibility for federal financial aid (i.e., Pell Grants), it is imperative that higher education programs are operating in an effective and sustainable way. To this end, Texas Appleseed seeks to advance legislation requiring consistent data collection and evaluation by educational stakeholders, to ensure these programs are impactful for the students they serve.

## Reentry

### **Limit the Impact of Criminal Records on Housing, Education, and Employment Applications**

Criminal Background Checks (CBCs) are a widely used mechanism in assessing candidates' applications for a variety of opportunities, including housing, employment, and education. The potential consequences associated with a CBC underscore the need for information presented to be as accurate as possible, and for CBCs to only reflect actual criminal convictions. To this end, Texas Appleseed supports legislation that limits the scope of CBC reporting in applications and prioritizes the consumer when correcting inaccurate information.

## Pretrial & Detention

### Strengthen Substance Use Disorder Programming in State Jails

Texas faces a significant challenge at the intersection of public health and criminal justice—the comprehensive treatment of substance use disorders (SUD) in state jails. While there have been attempts to integrate treatment services in state jail facilities, challenges such as limited funding, short-staffing, lack of sufficient tracking and oversight, and gaps in continued care post-release continue to hinder successful implementation. Texas Appleseed is advocating for legislation that requires the state jail division of the Texas Department of Criminal Justice to provide literacy and education programs, as well as substance use rehabilitation programs in its state jail facilities.

## Data Transparency

### Bolster Data Collection and Reporting Processes in the Texas Criminal Justice System

As in most states, Texas criminal justice data is not collected in a way that is useful to determine the efficacy of policies and practices. The Texas Department of Criminal Justice (TDCJ) is undergoing a Sunset review in the 2025 Legislative Session, opening up opportunities to improve this data collection and analysis. Texas Appleseed is advocating for a comprehensive evaluation of the data being collected and reported by TDCJ and its divisions. The data points examined during this process should then be compared against what empirical literature identifies as best practice measures in determining effectiveness.



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# DISASTER RECOVERY

## Equitable Disaster Recovery

### Ensure Disaster Planning and Recovery Includes All Texans

Local emergency management departments are required to serve all Texans if a disaster or emergency happens. But some people with disabilities, for example, may require accommodations to access the same emergency response and recovery services; if emergency and disaster planning don't include people with disabilities, they are more vulnerable to serious injuries or death when a disaster happens. Texas Appleseed supports legislation requiring state and local emergency plans to incorporate and specifically address the needs of people with disabilities and other vulnerable populations to ensure all Texans are safer.

## Equitable Disaster Recovery

### Protect Vulnerable Texans in Emergencies and Disasters

Older Texans and Texans with disabilities are particularly vulnerable during disasters, especially if they live in commercial residential settings like assisted living facilities and group homes. Texas Appleseed supports establishing emergency preparedness requirements and protocols for these settings to ensure that vulnerable Texans are protected during severe weather and other disasters.



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# ABUNDANT HOUSING

## Housing & Affordability

### Ensure That New Homes Can Be Built on Smaller Lots

In many municipalities, ordinances require that all new homes be built with large lot sizes, sometimes much more than is necessary. Texas Appleseed is supporting legislation that would cap minimum lot sizes for new homes and allow existing neighborhoods to opt in to allow smaller lot sizes for new homes. By reducing the amount of land that people have to buy with a new home, homeownership will become more affordable and neighborhoods will have more diversity.

## Housing & Affordability

### Reform the Practice That Allows Landowners to Restrict More Housing

Right now, only 20% of surrounding landowners (not necessarily residents) can stop new housing from being built through a process called valid petition. Texas Appleseed supports legislation that would bring that threshold to at least 50% to strike a balance between raising the bar for when new housing can be built and preserving the rights of landowners.



**Brennan Griffin**  
Senior Deputy Director

# FOSTER CARE

## Foster Care & Courts

### **Improve the Reinstatement of Parental Rights Process to Support Families and Youth Likely to Age Out of Care**

HB 2926, passed in 2021, was intended to create a clear and accessible path to family reunification for parents who show that they have done the work necessary to provide for the best interests of their children. After a review of the relatively few but powerful reinstatement cases that have progressed through the process, it is clear the statute was desperately needed but could use modifications to ensure it is serving all families that could be ready to reunite.



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Our Website

[www.texasappleseed.org](http://www.texasappleseed.org)

Legislative Session Web Page

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