

MINUTES
HOUSE BUSINESS COMMITTEE

DATE: Thursday, March 05, 2026

TIME: 1:30 P.M.

PLACE: Room EW41

MEMBERS: Chairman Redman, Vice Chairman Wheeler, Representatives Crane(13), Palmer, Barbieri, Cornilles, Crane(12), Ehlers, Monks, Cannon, Harris, Marmon, Rasor, Thompson, Cheatum, Veile, Berch, Green

**ABSENT/
EXCUSED:** Rep. Green

GUESTS: The sign-in sheet will be retained in the committee secretary's office; following the end of session the sign-in sheet will be filed with the minutes in the Legislative Library.

Chairman Redman called the meeting to order at 1:30 p.m.

MOTION: **Rep. Veile** made a motion to approve the minutes of the February 3, 2026 meeting. **Motion carried by voice vote.**

MOTION: **Rep. Cheatum** made a motion to approve the minutes of the February 5, 2026 meeting. **Motion carried by voice vote.**

MOTION: **Rep. Thompson** made a motion to approve the minutes of the February 9, 2026, February 27, 2026 and March 3, 2026 meeting. **Motion carried by voice vote.**

H 707: **Rep. Wheeler** presented **H 707**, explaining the legislation clarifies Idaho subdivision law and creates a new administrative pathway for limited land divisions to facilitate separate ownership or financing of property containing an existing or approved accessory dwelling unit or similar secondary structure. The bill states legislative intent to allow homeowners, builders, and lenders to divide lots for mortgage or financing purposes without triggering a full subdivision platting process.

Committee inquired regarding easements and if the process is optional.

MOTION: **Rep. Veile** made a motion to send **H 707** to the floor with a **DO PASS** recommendation. **Motion carried by voice vote.** **Rep. Wheeler** will sponsor the bill on the floor.

Chairman Redman turned the gavel over to **Vice Chair Wheeler**.

H 800: **Chairman Redman** presented **H 800**, explaining the legislation makes two changes for manufactured homes. First, it allows manufactured duplexes to be treated as multifamily homes in zoning ordinances. Second, it allows single section manufactured homes that are at least 400 square feet to be placed on lots zoned for single family homes and multi-sectional manufactured homes that are at least 800 square feet to be placed on lots zoned for multifamily homes.

Committee inquired regarding home location, foundation requirement, preemption of planning and zoning and ordinances, multifamily manufactured home definition, durability, maintenance costs, modern home definition, and time frame of statistics.

Testifying **in support** of **H 800**, **Ginger Bidegaray**, Idaho Manufactured Housing Association **Rees Empey**, and **Kelly Packer**, Association of Idaho Cities, shared experiences demonstrating their support for the legislation.

Testifying **in opposition** to **H 800**, **Jeff Schumacher**, shared experiences demonstrating opposition to the legislation.

MOTION: **Rep. Harris** made a motion to send **H 800** to the floor with a **DO PASS** recommendation.

During discussion on the motion, members shared about the improved quality of modern manufactured homes while others spoke to the concept of developing a manufactured home neighborhood instead of placing them in a neighborhood of traditionally-built homes.

VOTE ON MOTION: **Motion carried by voice vote. Reps. Crane (13) and Crane (12)** requested to be recorded as voting **NAY**. **Chairman Redman** will sponsor the bill on the floor.

Vice Chair Wheeler turned the gavel over to **Chairman Redman**.

H 649: **Rep. Skaug** presented **H 649**, explaining legislation prohibits usury in lending by non-regulated entities. Regulated entities, such as banks and credit card companies are otherwise regulated. Parties may agree to payment of interest and fees not to exceed 30%, or 10% over the prime rate as published by the federal reserve, whichever is higher.

Committee inquired regarding interest rate, impact of caps on payday loans, and entities who offer predatory loans.

Testifying **in support** of **H 649**, **Paul Hansen, Joe Russell** shared experiences demonstrating their support for the legislation.

Testifying **in opposition** to **H 649**, **Trent Matson**, Money Tree, shared experiences demonstrating opposition to the legislation.

Committee inquired regarding application of legislation to Money Tree, impact of legislation on other states, fees, unregulated lenders, default rates, payback/default ratio, average loan amounts, disclosure process, loan disclosure, default process, interest rates, average term, and predatory loans.

Rep. Berch made a point of order expressing concern that a single company is being targeted in the closing remarks.

Rep. Skaug completed his closing.

MOTION: **Rep. Crane (13)** made a motion to send **H 649** to the floor with a **DO PASS** recommendation.

During discussion on the motion, members discussed how vulnerable Idahoans are being taken advantage of, while members also expressed concern about the impact imposing a cap would have on business and the potential to drive business to off-shore lenders.

Chairman Redman put the committee at ease for 2 minutes.

UNANIMOUS CONSENT REQUEST: **Rep. Crane (13)** made a unanimous consent request to withdraw his motion. There being no objection, the request was granted.

MOTION: **Rep. Crane (13)** made a motion to send **H 649** to General Orders.

Speaking to the motion, **Rep. Crane (13)** acknowledged the committee's dilemma in weighing protecting consumers from being gouged against creating a situation where it is not feasible for business to offer a lending product for Idahoans in need. He suggested the sponsor and stakeholders negotiate a solution.

VOTE ON MOTION: **Motion carried by voice vote. Rep. Skaug** will sponsor the bill on the floor.

ADJOURN: There being no further business to come before the committee, the meeting was adjourned at 2:57 p.m.

Representative Redman
Chair

Michelle A Anderson
Secretary