

113th Congress (2013-2014) - Archive

Bank Accounts

- H.R.3137 (Schakowsky) & S. 1534 (Harkin), Freedom and Mobility in Consumer Banking Act (Support)

Consumer Financial Protection Bureau

- S. 2732 (Toomey), Consumer Financial Protection Bureau Examination and Reporting Threshold Act of 2014. Consumer coalition letter in opposition.
- H.R. 3193 (Duffy), Consumer Financial Protection and Soundness Improvement Act of 2013, a package of bills designed to gut the CFPB. Consumer opposition letter. Feb. 11, 2014

Consumer Freedom of Speech

- H.R.5499 (Swalwell), Consumer Review Freedom Act of 2014 (support)

Fair Debt Collection

- S. 2328 (Toomey), exempting attorneys from the FDCPA (Opposition Letter), May 12, 2014

Housing Finance Reform

- NCLC Statement on Passage of Housing Finance Bill (S.1217) in Senate Banking Committee, May 15, 2014
- Analysis of Servicing Provisions in Johnson-Crapo Discussion Draft, April 2014

Mortgages

- Letter Opposing H.R. 3211, the "Mortgage Choice Act of 2014.", Sept. 15, 2014
- Letter Opposing H.R. 1779, which would weaken protections for manufactured home loans, Sept. 4, 2014
- H.R. 5148 (Luetkemeyer), Access to Affordable Mortgages Act of 2014, which exempts certain mortgages from appraisal requirements. AFR letter in opposition.
- H.R. 4963, National Homeowners Bill of Rights Act of 2014 (Support).
- H.R. 5553, Preventing Improper Foreclosures Act of 2014 (Support)

Operation Choke Point

- H.R. 4986 (Luetkemeyer), End Operation Choke Point Act of 2014. Testimony and Letter in opposition.
- Letters to House and Senate against bills to weaken and in support of Operation Choke Point.

Prepaid and Payroll Cards

- Press release supporting CA AB 2252 which protects child support deposited on prepaid cards, July 23, 2014.

Regulation

- H.R. 2804 (Holding), Achieving Less Excess in Regulation and Requiring Transparency

(ALERRT) Act (H.R. 2804) (oppose)

- H.R. 2122 (Goodlatte), Regulatory Accountability Act (RAA)
- H.R. 2542 (Bachus), Regulatory Flexibility Improvements Act (RFIA)
- H.R. 2804 (Holding), All Economic Regulations are Transparent (ALERT) Act
- H.R. 1493 (Collins), Sunshine for Regulatory Decrees and Settlements Act
- H.R. 367 (Young), Regulations from the Executive in Need of Scrutiny (REINS) Act
- H.R. 899 (Foxx), Unfunded Mandates Information and Transparency Act
- Group letter to members of Congress urging them to oppose HR 4 the “Jobs for America Act”, Sept. 18, 2014

Bankruptcy

- Letters supporting the *Private Student Loan Bankruptcy Fairness Act of 2013* (Cohen) and the *Fairness for Struggling Students Act of 2013* (Durbin) permitting dischargeability of private student loans, Feb 6, 2013

Housing Finance Reform

- Testimony Before the United States Senate Committee on Banking, Housing and Urban Affairs on Housing Finance Reform: Essentials of a Functioning Housing Finance System for Consumers, October 29, 2013
- Coalition Letter to Senator Corker and Senator Warner in response to the S. 1217 Housing Finance Reform and Taxpayer Protection Act of 2013, June 2013

Lawsuit “Reform”

- Letter opposing H.R. 2655, the Lawsuit Abuse Reduction Act, July 22, 2013

Credit Reporting

- H.R. 5446 (Royce), The Facilitating Access to Credit Act: Letter of opposition
- H.R. 2538 (Fitzpatrick)/S. 1613 (Kirk), The Credit Access and Inclusion Act: Letter expressing concerns.
- H.R. 1767 (Waters), S. 160 (Merkley), Medical Debt Responsibility Act. Support letter.
- H.R. 1002 (Cohen)/S. 471 (Sanders), Fair Access to Credit Scores Act

Mortgages

- Letter in Support of the Mortgage Forgiveness Tax Relief Act (Senate and House), Dec. 6, 2013 and Press Release (Dec. 19, 2013)
- Letter opposing H.R. 3211 which undermines the Dodd-Frank Ability to Repay rules, October 17, 2013
- H.R. 1077 (Huizenga)/S. 949 (Manchin) Consumer Mortgage Choice Act, which weakens protections for mortgages with higher costs and fees. Letter in opposition.

Payday Lending and Small Dollar Loans

- Letter opposing H.R. 1566, the “Consumer Credit Access, Innovation, and Modernization Act” (May 6, 2013) creating a federal charter for internet payday and other lenders.
- S. 673 (Durbin)/H.R. 5130 (Cartwright), Protecting Consumers from Unreasonable Credit Rates Act. April 9, 2013 support letter to Sen. Durbin. July 10, 2014 support letter to Rep. Cartwright.
- Letter supporting the *Stopping Abuse and Fraud in Electronic (SAFE) Lending Act of 2013*

(Bonamici), March 4, 2013

Student Loans and Financial Aid

- S.1399 (Durbin), amending the Servicemembers Civil Relief Act to cap the interest rate on student loans consolidated or refinanced during military service
- Coalition letter opposing HR 2637 (Foxx), and supporting the Academic Freedom through Regulatory Relief Act, July 19, 2013

Rent-to-Own

- S.1208 (Tester)/H.R. 1551 (Meeks), Consumer Rental Purchase Agreement Act. Consumer opposition letter.