

# 114th Congress (2015-16) - Archive

## Anti-Consumer Legislation

- Summary of anti-consumer legislation anticipated in the 114th Congress.

## Anti-Regulation Legislation

- H.R. 185 (Goodlatte), Regulatory Accountability Act (RAA). Consumer opposition letter.
- H.R. 427 (Young), Regulations from the Executive in Need of Scrutiny Act of 2015 (REINS Act) (H.R. 427).

## Arbitration

- Letter opposing Appropriation riders that limit CFPB's arbitration authority, May 10, 2016
- Letter supporting Blumenthal-Franken Telecom-Arb Bill, Apr. 28, 2016
- S. 2506 (Leahy), Restoring Statutory Rights Act of 2016. Consumer support letter, Feb. 4th, 2016
- Letter opposing proposals to weaken or remove CFPB arbitration authority.

## Auto Loans

- H.R. 1737 (Guinta), Reforming CFPB Indirect Auto Financing Guidance Act. Opposition letter.

## Budget

- Coalition letter opposing misuse of the appropriations process for ideological policy riders.

## Cell Phones

- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015

## Class Actions

- Opposition letter to H.R. 1927, a bill to destroy class actions, Jan. 6, 2016
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation Act of 2015. Opposition letter.

## Consumer Financial Protection Bureau and Consumer Protection Rules

- 300 Organizations Oppose Financial Policy Riders, Nov. 15, 2016
- H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose)
- Coalition letter to members of Congress urging them to reject HR 5893, the "Financial CHOICE Act", Sept. 12, 2016
- H.R. 4678 (Ratcliffe), Separation of Powers Restoration Act of 2016 (oppose)
- Opposition to Hensarling anti-consumer amendments to Highway funding bill, Nov. 4, 2015
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter, Sept. 29, 2015
- Opposition Letter to H.R. 166/CFPB Commission Bill, Sept. 29, 2015
- Letter to House supporting constitutionality of the CFPB, Sept. 16, 2015

- Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015., June 27, 2015
- H.R. 1266 (Neugebauer), Financial Product Safety Commission Act of 2015 (oppose)
- H.R. 1195 (Pittenger), the Bureau of Consumer Financial Protection Advisory Boards Act, which could cut CFPB funding. Coalition opposition letter.
- Coalition letter opposing efforts to weaken the CFPB, Jan. 21, 2015

## **Credit Reporting**

- HR 5282 (Waters) Comprehensive Consumer Credit Reporting Act, coalition letter of support, May 19, 2016
- H.R. 4172 and S. 2355, Credit Access and Inclusion Act (oppose), May 18, 2016
- Letter opposing H.R. 3035, Credit Access and Inclusion Act, Sept. 8, 2015
- HR 2091 (Poliquin), Child Support Assistance Act of 2015 (concern)
- H.R.1514 (Sanchez), Credit Reporting for Military Families Act (support)
- H.R.347 (Royce) Facilitating Access to Credit Act of 2015 (oppose) Letter and Q&A Fact Sheet
- H.R. 1703 (Langevin), Protect Children from Theft Act of 2015(support)

## **Debt Collection**

- H.R. 5664 (Cummings), Wage and Garnishment Equity Act

## **Federal Trade Commission**

- FTC Process and Transparency Reform Act of 2016 (discussion draft). Consumer opposition letter.

## **Housing Finance**

- Letter in Support Budget Amendment Limiting Use of Guarantee Fees for Unrelated Initiatives, March 18, 2015

## **Homebuyers Assistance Act**

- Coalition letter opposing H.R. 3192, Homebuyers Assistance Act., Oct. 2015

## **Lawsuit “Reform”**

- H.R. 3624 (Buck), Fraudulent Joinder Prevention Act. Consumer opposition letter, Feb. 23, 2016.
- H.R. 1927 (Goodlatte), Fairness in Class Action Litigation and Furthering Asbestos Claim Transparency Act of 2016. Consumer opposition letter, Feb. 2, 2016
- H.R. 758 (Smith), Lawsuit Abuse Reduction Act. Consumer opposition letter (to the Committee on the Judiciary), April 13, 2015 and opposition letter (to the House Speaker and Minority Leader) Sept. 15, 2015.

## **Manufactured Housing**

- H.R. 650: Coalition Opposition Letter, Feb. 26, 2015

## **Medical Debt**

- S.2592 Medical Debt Relief Act (Group letter of support, Feb. 24, 2016)
- H.R. 2362 Medical Debt Relief Act (Group letter of support, May 8, 2015)

## **Military Lending Act**

- Consumer letter to House Committee on Armed Services opposing weakening of Military Lending Act, April 19, 2016
- Amendment #268 (Stivers) to FY 2016 National Defense Authorization Act to require certification database used for military lending. Consumer letter in opposition.
- Rep. Duckworth amendment to H.R. 1735, National Defense Authorization Act, to eliminate provision delaying regulations to close loopholes in 36% interest rate cap. Consumer letter in support.

## **Mortgages**

- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- H.R. 3192, Homeowners Assistance Act (opposition letter), July 27, 2015
- H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act (Coalition opposition letter)
- H.R. 2213 (Pearce), safe harbor from enforcement for TILA/RESPA integrated disclosures. Coalition opposition letter, June 9, 2015
- H.R. 685 Mortgage Choice Act (coalition letter opposing)

## **Operation Choke Point and Payment Fraud**

### **Letters to House and Senate supporting Operation Choke Point and opposing:**

- H.R. 766 (Luetkemeyer) the Financial Institution Customer Protection Act of 2015. Coalition opposition letter, Feb. 2, 2016
- H.R. 1413 (Luetkemeyer) & S. 477 (Rubio), the Firearms Manufacturers and Dealers Protection Act 2015

## **Private Debt Collection of Federal Debt**

- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors, Nov. 10, 2015
- Group letter opposing Section 52106 in Senate Highway Trust Fund bill mandating IRS to use private debt collectors, July 24, 2015

## **Regulatory “Relief”**

- H.R. 2896 (Tipton), Taking Account of Institutions with Low Operation Risk Act (TAILOR). Consumer opposition letter.
- HR 185 (Goodlatte), Regulatory Accountability Act of 2015. Coalition opposition letter.

## **Student Loans**

- H.R. 3634 (Wilson), Student Loan Debt Protection Act of 2015 (support)
- Coalition letter opposing HR 970/S 559 (Foxy-Kline) which would repeal federal regulations enacted to protect students from for-profit college fraud, including gainful employment regulations, April 2015

## **Telecommunications**

- S 3026 ROBOCOP Act (Schumer) Group letter of support, Nov. 15, 2016
- S 2644 FCC Reauthorization Act (Daines) Group letter opposing weakening of the TCPA, Nov.

15, 2016

- HR 4932 ROBOCOP Act (Speier) Group letter of support, Sept. 22, 2016
- H.R. 2666, No Rate Regulation of Broadband Internet Access Act (Kinzinger) Advocates opposition letter, April 12, 2016
- H.R. 4884 (Scott) Civil rights, union, and consumer groups' letter opposing this bill that would cap the federal low-income Lifeline program, April 12, 2016

## **Unclaimed Property**

- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act, Oct. 7, 2015

## **Virtual Currencies**

- Calif. AB 1326 (Dababneh). Consumer opposition letter.

## **Wall Street Reform**

- H.R. 6392 (Luetkemeyer), Systemic Risk Designation Improvement Act of 2016. Consumer opposition letter.