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 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
- [Letter to House supporting constitutionality of the CFPB](#), Sept. 16, 2015
- 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

- **H.R. 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


### Homebuyers Assistance Act

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

### Lawsuit “Reform”


### Manufactured Housing


### 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

Mortgages

- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act (Coalition opposition letter)
- 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. 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”

- 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 (Foxx-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


### 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](#).