114th Congress (2015-16) - Archive

Anti-Consumer Legislation

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

Anti-Regulation Legislation

- 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


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

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
- 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. 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. 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


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