



## Consumer Federation of America

**RE: *Oppose H.R. 427, The Regulations from the Executive in Need of Scrutiny Act (REINS Act), Legislation that will Undermine Crucial Consumer Protection Regulations***

July 28, 2015

Dear Representative:

The Consumer Federation of America (CFA)<sup>1</sup> writes to express our strong opposition to a bill that will soon be on the House floor that will undermine important consumer protections. H.R. 427, the Regulations from the Executive in Need of Scrutiny Act (REINS Act) would undercut the ability of federal agencies to protect consumers from unsafe food, predatory financial products and schemes, and dangerous consumer products. The federal rulemaking process is already lengthy and difficult. These bills will make it even more time-consuming, expensive, and burdensome for federal agencies to propose consumer protection measures. The end result will be harm to American consumers.

The REINS Act (H.R. 427) would require that any agency that issues a rule with an economic impact of \$100 million or more must obtain approval from both Houses of Congress of the entire rule without changes, within 70 legislative days of the rule being received by Congress. This would affect all major rules; even the many that are not controversial. With few exceptions, if Congress fails to act in the allotted time, the rule could not be brought up again until the next Congress and would not be implemented.

This hurdle would be virtually impossible for important consumer protection rules to overcome. The bill strips away the authority of federal agencies that Congress created to develop expertise on how to protect American consumers from dangerous products, tainted food and deceptive financial services products. Most agencies will simply give up trying to protect consumers. If an agency does persist in its efforts, it faces the prospect of squandering enormous resources to research, write and evaluate an important consumer protection rule, because well-funded special interests have been able to bottle it up in a single House of Congress over a short period of time.

We urge you to oppose this threat to consumer protection, health and safety posed by the REINS Act. If adopted, this bill would further delay the rulemaking process, waste federal

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<sup>1</sup> CFA is an association of approximately 280 non-profit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy and education. Member organizations include local, state, and national consumer advocacy groups, senior citizen associations, consumer cooperatives, trade unions and food safety organizations.

resources, minimize the ability of federal agencies to do their jobs to protect the public and ultimately harm American consumers.

We strongly urge you to oppose this harmful bill.

Sincerely,

A handwritten signature in black ink that reads "Rachel Weintraub". The signature is written in a cursive, flowing style with a horizontal line extending from the end of the name.

Rachel Weintraub  
Legislative Director and General Counsel