

[DISCUSSION DRAFT]

119TH CONGRESS  
1ST SESSION

H. R. \_\_\_\_\_

To require the Secretary of the Treasury to submit a report that contains a list of unused authorities in the Dodd-Frank Wall Street Reform and Consumer Protection Act and in the amendments made by such Act, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To require the Secretary of the Treasury to submit a report that contains a list of unused authorities in the Dodd-Frank Wall Street Reform and Consumer Protection Act and in the amendments made by such Act, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. REPORT ON UNUSED AUTHORITIES.**

4 (a) IN GENERAL.—Not later than 60 days after the  
5 date of enactment of this Act, the Secretary of the Treas-  
6 ury shall, in consultation with the Federal financial insti-

1 tutions regulatory agencies and the Bureau of Consumer  
2 Financial Protection, submit a report to the Committee  
3 on Financial Services of the House of Representatives and  
4 the Committee on Banking, Housing, and Urban Affairs  
5 of the Senate that contains a list of unused authorities  
6 in the Dodd-Frank Wall Street Reform and Consumer  
7 Protection Act and in the amendments made by such Act.

8 (b) DEFINITIONS.—In this section:

9 (1) UNUSED AUTHORITY.—The term “unused  
10 authority” means a provision of law—

11 (A) that only takes effect upon the  
12 issuance of a final rule by a Federal agency;  
13 and

14 (B) with respect to which no final rule has  
15 taken effect as of the date of enactment of this  
16 Act.

17 (2) FEDERAL FINANCIAL INSTITUTIONS REGU-  
18 LATORY AGENCIES.—The term “Federal financial in-  
19 stitutions regulatory agencies” has the meaning  
20 given the term in section 1003 of the Federal Finan-  
21 cial Institutions Examination Council Act of 1978.