

ARIZONA REGULATORY WRAP-UP

8 YEARS OF OBAMA'S
JOB-KILLING REGULATIONS



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ARIZONA REGULATORY WRAP-UP

Dear Arizona Families, Small Business Owners and Taxpayers,

Over the last eight years, the Obama Administration's overreach has resulted in a never-ending barrage of costly and burdensome regulations that have had a negative impact on the people of our state. From the EPA's Waters of the United States Rule and the Clean Power Plan that have put Arizona farmers, ranchers and utilities under the thumb of the EPA, to the \$84 billion price tag for Obamacare and Dodd-Frank Regulations, the Administration's regulation addiction continues to burden Arizona small businesses and families and stymie our state's vibrant economy.

Every day, I hear from citizens across Arizona who are deeply concerned by the Administration's obsession with regulating every area of their life and business. According to the American Action Forum, just this year, the federal government has published 65 new regulations costing \$105 billion and producing a per capita regulatory cost of \$448.ⁱ

Today I am releasing the latest report in my *America's Most Wasted* series, entitled, "Arizona Regulatory Wrap-Up: 8 years of Obama's Job Killing Regulations." The report highlights 25 regulations costing at least \$348.7 billion that directly impact every corner of the Grand Canyon State. These include the Obama Administration's attempted boating ban on Lake Havasu; regulations impeding border security along the Southwest border; new rules weakening Arizona's retirement system, housing market, and business community; and added costs for Obamacare, which continues to crumble across the country.

While past *America's Most Wasted* reports have exposed examples of egregious federal spending, this report highlights the Obama Administration's regulatory assault, and lists the actions that my colleagues and I have taken to fight against this unprecedented onslaught. For example, I joined my Republican colleagues in sending the first repeal of Obamacare to the president's desk.ⁱⁱ We have also passed amendments and resolutions that would have prohibited the Administration from carrying out other regulations. Furthermore, I have sent numerous letters to agencies empowered with the regulatory pen voicing the concerns of Arizona job creators. For example, in 2009, when the U.S. Department of Agriculture (USDA) attempted to tie the hands of Arizona Snowbowl, I called on the agency to release its hold on the ski resort's snowmaking permits, which it eventually did to the benefit of the local economy.

As President Obama's second term wraps-up over the coming months, we must not cease in our efforts to undo the red tape that stifles growth and innovation across Arizona. Future administrations must stop legislating with pen and paper and give Arizona taxpayers a seat at the table before they hand down their regulatory mandates. Doing so will be crucial to Arizona's economic future.

Sincerely,

John McCain
United States Senator

8 Years of Obama's Job Killing Regulations

1. Obamacare Regulations: Unaffordable Healthcare for Arizona. *(\$48.5 Billion)*
2. Obama's Boating Ban in Lake Havasu. *("Death Sentence for Havasu Economy")*
3. EPA's Water Grab in Arizona: Waters of the U.S. Rule. *(\$462.9 Million)*
4. EPA Wants to Raise Arizonan's Electric Bills: Clean Power Plan Regulation. *(\$8.4 Billion)*
5. Obama's Ozone Overreach. *(\$19-25 Billion)*
6. EPA's Dust Storm in Arizona: Exceptional Events Rule. *(Millions in Arizona Tax Dollars to Complete Bureaucratic Paperwork)*
7. Dodd-Frank Regulations: Harming Main Street Banking in Arizona. *(\$36.2 Billion)*
8. Blocking Border Security and Trashing "Pristine Public Lands" in Arizona. *(Bureaucratic Red Tape Beats Border Security)*
9. USDA's Regulation Establishing the Duplicative Catfish Inspection Office. *(\$15 Million Annually)*
10. Obama's Joint-Employer Rule: Harming Arizona Small Business Franchise Owners and Contractors. *(Protecting Unions Over Protecting Small Business Owners)*
11. Obama's Fiduciary Rule: Weakening Arizona's Retirement System. *(\$31.5 Billion)*
12. Obama's Road Block to Career Advancement in Arizona: DOL's Overtime Regulation. *(\$3 Billion)*
13. Regulating the Internet: Obama's Net Neutrality Regulation. *(\$11 Billion)*
14. Ambushing Arizona Workers and Business Owners: NLRB's Ambush Election Regulation. *(Protecting Unions Over Protecting Small Business Owners)*
15. EPA's Proposed Regulation Would Crush Arizona's Mining and Gravel Industry. *(At Least \$1.8 Billion in Regulatory Costs)*
16. EPA War on Fire Trucks. *(Costing Fire Departments)*
17. U.S. Forest Service Delays Put Arizona Fire Departments in the Hot Seat. *(\$23 Million)*
18. No Snow for The Arizona Snow Bowl. *(\$12 Million)*
19. EPA's Takeover of Arizona Skies: Regional Haze Regulation *(\$161.3 Million)*
20. Obama's Gainful Employment Regulation: Hindering Opportunity for Arizona Veterans and Working Class Parents from Reaching their Higher Education Goals. *(\$4.3 Billion)*
21. OSHA's Unworkable Silica Rule *(\$9 Billion)*
22. FHA Condo Regulations: Hindering the Dream of Home Ownership for Arizona First-Time Homebuyers. *(Homeownership Out of Reach)*
23. Obama's Mandated Project Labor Agreements: Raising the Cost of Federal Construction Projects in Arizona. *(20% Increase in Costs)*
24. EPA Racing Regulation Could Put the Brakes on Arizona Racing Industry. *(\$1.3 Billion)*
25. DOE's Efficiency Standards: Regulating Everything in Arizonan's Homes and Probably the Kitchen Sink. *(\$168 Billion)*



Obamacare: Unaffordable Healthcare for Arizona

(\$48.5 Billion in Regulatory Costs)

“Our state of Arizona has the unique category of having a county without a single health care provider – not one. And now our largest county – Maricopa County – is now down to one... Obamacare is unraveling.” – U.S. Senator John McCain

Six years ago, Congressional Democrats passed and President Obama signed into law the so-called *Affordable Care Act* – a law that has proven to be synonymous with unaffordable care for Arizona and the rest of the country. Despite all of the president’s assurances, Arizona residents who liked their health care plans couldn’t keep them, premiums have gone up – not down – and taxes continue to multiply.








Impacts on Arizona

- ✗ Obamacare has produced numerous regulations, costing the American taxpayer \$48.5 billion and has resulted in 171,480,715 extra hours of paperwork.ⁱ
- ✗ Obamacare’s onerous regulations are decreasing competition in the Arizona healthcare marketplace:
 - ✗ Obamacare continues to crumble in Arizona leaving 14 of Arizona’s 15 counties with only one healthcare provider next year.
 - ✗ Of the 23 health insurance cooperatives (co-ops) established by Obamacare—including Meritus Mutual Health Partnership in Arizona, which wasted \$93 million taxpayer dollars and sent nearly 60,000 Arizonans scrambling to find new coverage this year—only six remain today.ⁱⁱ
 - ✗ Three major insurance companies are exiting Arizona’s marketplace next year.
 - ✗ Several other insurance companies, including Blue Cross Blue Shield of Arizona, plan to significantly scale-back coverage options in certain counties.
- ✗ As a direct result of Obamacare, Arizona’s largest individual insurer, Blue Cross Blue Shield of Arizona, needs to increase health insurance premiums 51% just to break even.
- ✗ The Congressional Budget Office predicts that Obamacare and its burdensome regulations will result in 2.5 million fewer full-time jobs for Americans by 2024.ⁱⁱⁱ
- ✗ In the next decade, Obamacare will increase taxes by \$1.2 trillion.^{iv}
- ✗ The law will force 14 million new beneficiaries into Medicaid programs, costing states roughly \$46 billion by 2025.^v



Efforts to Roll-Back President Obama's Regulatory Assault on Arizonans' Health Care Choices

-  On September 7, 2016, Senators McCain, Jeff Flake (R-AZ), Tom Cotton (R-AK), Ben Sasse (R-NE), John Barrasso (R-WY), and Ron Johnson (R-WI) introduced the Protection from Obamacare Monopolies Act, legislation that would protect all individuals who live in a county with no competition on the Obamacare exchanges from being forced to pay the individual mandate penalty.^{vi}
-  Senator McCain voted in favor of repealing Obamacare when the Senate passed the Restoring Americans' Healthcare Freedom Reconciliation Act on December 3, 2015.^{vii} President Obama vetoed the Obamacare repeal.^{viii}
-  This Congress, Senator McCain introduced the Empowering Patients First Act of 2015 that would fully repeal and replace Obamacare with affordable and accessible solutions that put patients back in charge of their health care decisions.^{ix}
-  Senator McCain reintroduced the Obamacare Opt-Out Act of 2015 that would give Americans the freedom to opt-out of the individual mandate for health insurance coverage required by Obamacare.^x
-  Senator McCain is an original cosponsor of the Relief from Obamacare Act of 2016, legislation that would suspend the individual mandate penalty when people cannot afford to pay their monthly premiums due to skyrocketing increases.

Obamacare Regulations ^{xi}			
Regulation	Year	Total Cost of Regulation	Paperwork Hours
1. Administrative Simplification: Adoption of a Standard for a Unique Health Plan	2012	\$8.8 Billion	60,300
2. Administrative Simplification: Adoption of Operating Rules	2011	\$6 Billion	96,000
3. Medicaid Program; Community First Choice Option	2012	\$5.7 Billion	NA
4. Medicaid, CHIP, and Exchanges	2013	\$5.2 Billion	12,845,827
5. PPACA; Establishment of Exchanges and Qualified Health Plans	2012	\$3.5 Billion	1,143,288
6. Adoption of Operating Rules for Health Care Electronic Funds Transfers (EFT)	2012	\$2.7 Billion	140,772
7. Medicare, Medicaid, Children's Health Insurance Programs; Transparency Reports	2013	\$1.9 Billion	5,232,800
8. Changes to the Medicare Advantage and the Medicare Prescription	2010	\$1.7 Billion	1,789,425



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
9. Medicare Program; Reporting and Returning of Overpayments	2016	\$1.4 Billion	3,000,000
10. Food Labeling; Nutrition Labeling of Standard Menu Items in Restaurants	2014	\$1.2 Billion	498,508
11. Nondiscrimination in Health Programs and Activities	2016	\$981 Million	863,871
12. Medicaid Program; Eligibility Changes Under the Affordable Care Act of 2010	2012	\$961.1 Million	21,279,202
13. Medicaid Program; Recovery Audit Contractors	2011	\$910 Million	8,008
14. Medicare Shared Savings Program: Accountable Care Organizations	2015	\$597 Million	0
15. CHIP: Mental Health Parity and Addiction Equity Act of 2008	2016	\$579 Million	48,217
16. Food Labeling; Calorie Labeling of Articles of Food in Vending Machines	2014	\$531.1 Million	1,507,789
17. Medicare; Revisions to Payment Policies Under the Physician Fee Schedule	2014	\$488 Million	8,257,506
18. PPACA; HHS Notice of Benefit and Payment	2013	\$446.3 Million	1,013,293
19. Regulations Implementing the Byrd Amendments to the Black Lung Benefits Act	2013	\$350 Million	NA
20. Medicaid Program; Covered Outpatient Drugs	2016	\$330 Million	3,162,613
21. PPACA; Exchange and Insurance Market Standards for 2015 and Beyond	2014	\$289.5 Million	146,223
22. Medicare Program; Medicare Shared Savings Program	2011	\$263.3 Million	NA
23. Medicare Program; Changes to the Medicare Advantage	2011	\$223.3 Million	979,957
24. Patient Protection and Affordable Care Act; Establishment CO-OP	2011	\$200 Million	NA
25. Implementing Medical Loss Ratio (MLR) Requirements	2010	\$171 Million	293,768
26. Medicare; Changes to the Medicare Advantage and the Medicare Prescription	2012	\$161 Million	13,902
27. Early Retiree Reinsurance Program	2010	\$159.3 Million	854,675
28. Summary of Benefits and Coverage and Uniform Glossary	2016	\$146 Million	3,090,000



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
29. Group Health Plans and Health Insurance Issuers	2011	\$118.7 Million	930,336
30. Medicare and Medicaid Programs; Changes in Provider and Supplier Enrollment	2012	\$91 Million	2,089,618
31. PPACA; Health Insurance Market Rules; Rate Review	2013	\$86.5 Million	84,313
32. Medicare Program; Availability of Medicare Data, Measurement	2011	\$86 Million	24,250
33. Interim Final Rules for Group Health Plans	2010	\$83.7 Million	1,129,000
34. PPACA: Program Integrity: Exchange, SHOP, Premium Stabilization Programs	2013	\$70.6 Million	288,922
35. Medicare Program; Revisions To Payment Policies	2013	\$66.6 Million	1,705,570
36. PPACA; HHS Notice of Benefit and Payment, Amendments	2013	\$61.6 Million	234,102
37. Medicare Program; Changes to the Requirements for Part D Prescribers	2015	\$60.1 Million	83,000
38. Rate Increase Disclosure and Review	2011	\$60 Million	11,902
39. PPACA: Notice of Benefit and Payment Parameters for 2017	2016	\$53.5 Million	36,175
40. Administrative Simplification: Adoption of Standards for Health Care EFTs	2012	\$38 Million	2,888,724
41. Medicare Program; Payment Policies Under the Physician Fee Schedule	2010	\$34.8 Million	196,509
42. Dependent Coverage of Children to Age 26	2010	\$33.6 Million	822,000
43. Medicare and Medicaid Programs: Hospital Outpatient Prospective Payment	2013	\$32.2 Million	1,094,654
44. Medicare Program; Prospective Payment, Consolidated Billing	2011	\$29.9 Million	913,884
45. Medicare Program; FY 2014 Hospice Wage Index and Payment Rate Update	2013	\$28.6 Million	N/A
46. Medicaid Program; Face-to-Face Requirements for Home Health Services	2016	\$23.4 Million	190,954
47. Medicare, Medicaid, Screening Requirements, Application Fees	2011	\$21.4 Million	1,248,082
48. PPACA: Notice of Benefit and Payment Parameters for 2016	2015	\$20.3 Million	27,600
49. Medicare Program; Medical Loss Ratio Requirements for the Medicare Advantage	2013	\$18.9 Million	130,000



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
50. Preexisting Condition Exclusions	2010	\$14.9 Million	78,150
51. PPACA; Standards Related to Essential Health Benefits	2013	\$13.6 Million	213,300
52. Medicare Program; Changes to the End-Stage Renal Disease	2011	\$12.5 Million	1,464,940
53. Medicare Program; End-Stage Renal Disease Prospective Payment System	2012	\$12.4 Million	284,946
54. PPACA: Notice of Benefit and Payment Parameters for 2015	2014	\$9.4 Million	49,299
55. Medicare Program; Inpatient Rehabilitation Facility Prospective Payment	2013	\$9.2 Million	215,249
56. Medicare Program; Hospital Inpatient Prospective Payment Systems	2013	\$7.7 Million	210,828
57. Student Health Insurance Coverage	2012	\$6.2 Million	75,000
58. Health Care Reform Insurance Web Portal Requirements	2010	\$6.2 Million	84,706
59. Medicare and Medicaid Programs; Requirements for Long-Term Care (LTC) Facilities	2013	\$5.6 Million	110,040
60. Medical Loss Ratio Requirements Under PPACA	2012	\$3 Million	79,000
61. Medicare, Medicaid Programs: Outpatient Prospective Payment	2011	\$2.7 Million	139,821
62. Medicaid Program; Methods for Assuring Access to Covered Medicaid Services	2015	\$2.2 Million	27,956
63. Medicaid Program; Payments for Services Furnished by Certain Primary Care	2012	\$2.1 Million	70,633
64. PPACA; Exchanges: Eligibility for Exemptions; Essential Coverage Provisions	2013	\$2.1 Million	3,223,255
65. Pre-Existing Condition Insurance Plan Program	2010	\$1.9 Million	103,244
66. Medicare Program; Inpatient Rehabilitation Facility Payment	2011	\$1.4 Million	34,560
67. Medicaid Program; Review and Approval Process for Section 1115	2012	\$1.4 Million	13,910
68. PPACA: Annual Eligibility Redeterminations for Exchange Participation	2014	\$968,000	18,975



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
69. Filings Required of Multiple Employer Welfare Arrangements	2013	\$276,000	130
70. Amendment to the Interim Final Rules	2010	\$260,000	3,845
71. Patient Protection and Affordable Care Act; Exchange Functions	2013	\$188,000	5,536
72. Medicare Program; Contract Year 2015 Policy and Technical Changes; Part D	2014	\$144,000	580
73. Medicaid Program; Payment Adjustment, Provider-Preventable	2011	\$82,000	4,023
74. PPACA; Data Collection To Support Standards	2012	\$50,000	612
75. Medicaid Program; Federal Funding for Medicaid Eligibility	2011	\$34,000	840
76. Application, Review, and Reporting Process for Waivers for State Innovation	2012	\$30,000	684
77. Medicaid Program; State Plan Home and Community-Based Services	2014	\$20,000	489
78. Medicare Program; Hospice Wage Index for Fiscal Year 2012	2011	\$18,000	883
79. Coverage of Certain Preventive Services Under the Affordable Care Act	2015	\$11,000	218
80. Medicaid Program; State Disproportionate Share Hospital Allotment	2013	\$8,000	2,142
81. Medicare Medicaid; Home Health Prospective Payment System Rate Update	2013	0.0	1,710
82. Accelerated Payments and Supporting Regulations	2011	0.0	1,179,894
83. Medicare Program; Hospital Inpatient Prospective Payment Systems	2013	0.0	1,415,433
84. Waivers for State Innovation	2015	0.0	0
85. Affordable Care Act; Standards Related to Reinsurance	2011	0.0	144,281
86. Coverage Relating to Status as a Grandfathered Health Plan	2010	0.0	0
87. Medicare Program; Home Health Prospective Payment	2010	0.0	429,046
88. Medicare Program; Hospital Inpatient Value-Based Program	2011	0.0	6,360



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
89. Procedures for the Handling of Retaliation Complaints	2013	0.0	2,507
90. PPACA: Establishment of the Multi-State Plan Program for Exchanges	2015	0.0	0
91. Hospital Outpatient Prospective and Ambulatory Surgical Center Payment	2012	0.0	1,010,876
92. Form 8941	2010	0.0	40,189,456
93. Exclusion of Orphan Drugs for Certain Covered Entities Under 340B Program	2013	0.0	15,893
94. Medicare Program; Hospital Inpatient Prospective Payment: Acute Care	2012	0.0	6,854,644
95. Shared Responsibility Payment for Not Maintaining Minimum Essential Coverage	2013	0.0	7,500,000
96. Health Insurance Providers Fee	2013	0.0	400
97. PPACA: Establishment of Exchanges and Qualified Health Plans	2013	0.0	1,428,822
98. Indoor Tanning Services; Excise Taxes	2013	0.0	10,000
99. Rules Relating to Additional Medicare Tax	2013	0.0	1,900,000
100. Net Investment Income Tax	2013	0.0	24,067,000
101. Fees on Health Insurance Policies and Self-Insured Plans	2012	0.0	830
102. Health Insurance Premium Tax Credit	2012	0.0	250,000
103. Additional Requirements for Charitable Hospitals	2014	0.0	401,905
104. Coverage of Certain Preventive Services Under the Affordable Care Act	2014	0.0	102
105. Information Reporting for Affordable Insurance Exchanges	2014	0.0	10,050
106. Medicare Program; Payment Policies, Physician Fee Schedule	2011	0.0	200,000
107. Ninety-Day Waiting Period Limitation and Technical Amendments	2014	-\$121.9 Million	-3,249,569



Obama's Boating Ban in Lake Havasu (Death Sentence for Havasu Economy)



"U.S. Fish and Wildlife Service's proposal to restrict recreational boating near Lake Havasu could devastate small businesses throughout the region. USFWS should not be permitted to use boaters' tax dollars to unduly restrict access to one of the most popular boating destinations in Arizona. USFWS should rethink its proposal and listen to the concerns raised by the citizens of Mohave County whose lives and livelihoods depend on outdoor recreation."

– U.S. Senator John McCain

What were the Boating Restrictions on Lake Havasu?

On April 12, 2016, just weeks before the busy Memorial Day holiday, U.S. Fish and Wildlife Service (USFWS) announced a proposal to ban motorized boating in areas along a 17-mile stretch of Lake Havasu, one of the most popular boating locations in Arizona.^{xii}

Impacts on Arizona:

- ✗ Business and community leaders in Lake Havasu City and Mohave County sounded alarm bells that the restrictions would seriously hurt the local economy, jobs, and tourism industry.
- ✗ Between 2 and 3 million visitors vacation at Lake Havas each year. An average holiday weekend attracts about 50,000 boats to the area.
- ✗ According to the Arizona Office of Tourism, boating at Lake Havasu carries an economic impact of \$252.8 million and supports 3,766 jobs.^{xiii}



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- ✗ According to Lake Havasu Mayor Mark Nexson the new regulations “would be very close to a death sentence, absolutely...[p]eople that know Lake Havasu know that the lake is the lifeblood of our economy.”^{xiv}
- ✗ Jim Salscheider, President of the Lake Havasu Marine Association that “[t]he first reaction of everyone I talk to is, ‘this is government overreach at its worst – what are they doing?’”^{xv}

Efforts to Roll-Back Obama’s Lake Havasu Boating Restrictions:

- ✗ Senators McCain and Flake and Congressman Paul Gosar (R-AZ) publicly condemned the proposed boating restrictions in a letter to the USFWS Director calling for the agency to scrap its plans.^{xvi}
- ✗ In an effort to stop the devastating boating regulations, on May 17, 2016, Senator McCain filed an amendment to the *2016 Transportation Appropriations Bill* that would prevent USFWS from restricting boating on Lake Havasu.^{xvii, xviii}
- ✗ On June 15, 2016, Senator McCain’s office was notified by USFWS that the agency would withdraw the proposed restrictions.



EPA's Water Grab in Arizona (WOTUS)

(\$462.9 Million in Regulatory Costs)



"The EPA's so-called 'Clean Water Rule' is a just another example of the expansion of harmful government overreach and overregulation under the Obama Administration. It would put farmers, homebuilders, and Arizona jobs under the thumb of the EPA."

– U.S. Senator John McCain

What is the Waters of the U.S. Regulation?

The "Waters of the United States" (WOTUS) rule would put the Environmental Protection Agency (EPA) in charge of more than 60% of all surface water in the United States. Not only would the rule override state and local environmental laws, but it would erode private property rights as well. The EPA plans to require land surveys and permits for any human activity occurring near water bodies classified as "non-navigable," which can include irrigation canals, livestock ponds, and even monsoon-flooded washes. As a result, the EPA could fine a farmer or construction yard over \$30,000 for maintaining a ditch near desert dry washes, which are common in Arizona.

Impacts on Arizona

- ✗ EPA's water-grab negatively impacts Arizona farmers, cattlemen, developers and other key sectors of Arizona's economy.



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- ✗ According to an analysis by the American Action Forum, the WOTUS rule will rob \$462.9 million annually from local government budgets through permit fees.^{xxix}
- ✗ Leading agriculture and energy groups, as well as Native American tribes in Arizona oppose the rule:
 - ✗ The Arizona Farm Bureau: "EPA rule for the Waters of the U.S. would be devastating to my family's farming operation, as well as hundreds of others in agriculture in Arizona...This proposed rule is an economic disaster, and a dream killer for my kids. There is no way a family farm such as ours would be able to withstand the hefty fines which would be enforced as a result of this rule."^{xx}
 - ✗ Irrigation and Electrical Districts' Association of Arizona: "The EPA and the Corps have driven a truck through Justice Kennedy's opinion in *Rapanos*. According to them, everything is relevant, everything affects everything, and everything is jurisdictional... How many permits will the Central Arizona Project need? Will it have to treat the water before it stores it in Lake Pleasant? Before it releases it back into its system to deliver to cities, towns, industries and agriculture? And who will be able to afford it? Certainly not agriculture... This may be the biggest jurisdictional overreach that I have witnessed in 50 years of law practice. I hate to say it but the only people who come out ahead on this proposed rule are lawyers."^{xxi}
 - ✗ Arizona Department of Water Resources: "The EPA's proposed rule may serve to jeopardize the viability and resiliency of Arizona's existing water portfolio and water delivery infrastructure and threaten development of the additional water supplies that will be necessary to sustain Arizona's economic development. We are both puzzled and troubled as to why EPA has not worked with the states in this rules development."^{xxii}
 - ✗ Gila River Indian Community Governor Gregory Mendoza: "[t]he Community is concerned that the Proposed Rule constitutes an over-reach of the Agencies' CWA authorities that will result in increased permitting costs, delays, and potential litigation...The Proposed Rule should not have been issued before the EPA is able to confirm the scientific conclusions upon which the Proposed Rule has been based."^{xxiii}

Efforts to Roll-Back President Obama's Water Grab in Arizona

- ✂ On May 1, 2015, Senators McCain and Flake introduced a bill that would require a peer-reviewed scientific analysis to rewrite the EPA's WOTUS rule, which would address gaps in the flawed science that was used to define waters that come under the *Clean Water Act's* jurisdiction.^{xxiv}
- ✂ On June 10, 2015, the Senate Committee on Environment & Public Works approved the Federal Water Quality Protection Act, a bill introduced by Senator Barrasso and cosponsored by Senators McCain and Flake that would prevent the EPA from using its WOTUS rule as a tool to control land or isolated water.^{xxv}



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-  On July 11, 2015, Senators McCain and Flake penned an op-ed in *The Arizona Republic* highlighting the potential devastating impacts of the regulation on Arizona.^{xxvi}
-  On July 23, 2015, Senator McCain sent a letter to EPA Administrator Gina McCarthy expressing concern about the damage that the WOTUS rule will have on the State of Arizona.^{xxvii}
-  On September 17, 2015, Senator McCain cosponsored a resolution introduced by Senator Joni Ernst (R-IA) and 45 other senators disapproving of WOTUS.^{xxviii}
-  Senator McCain voted in support of the Resolution of Disproval of the WOTUS rule, which passed the Senate on November 4, 2016. Unfortunately for Arizona's economy, President Obama vetoed the resolution on January 20, 2016.



EPA's Rule Raising Arizonans' Electric Bills (\$8.4 Billion on Regulatory Costs)



"The EPA's so-called 'Clean Power Plan' will disproportionately affect Arizonans, who will be forced to foot the bill for millions in added compliance costs as a direct result of the Obama Administration's executive overreach." – **U.S. Senator John McCain**

What is the EPA's Clean Power Plan?

The EPA's so-called "Clean Power Plan" rule would, for the first time, regulate power plants which generate the lion's share of Arizona's energy needs. Under the rule, the EPA will require Arizona to reduce its carbon emissions by 34% by 2030—an unprecedented environmental regulation that will significantly increase the cost of electricity. This regulation also fails to take into consideration Arizona's already diverse energy portfolio that includes solar, wind, nuclear, and natural gas. Arizona is one of 28 states suing the EPA for this overreach. Earlier this year, the Supreme Court ordered the EPA to halt implementation of its rule while the legal challenges play out.

Impacts on Arizona

- ✗ Arizona residents could see a double digit increase in their utility bills.^{xxix}
- ✗ Arizona small businesses may not have the luxury to pass on increased utility costs, which could prevent them from replacing old equipment, hiring new employees, or expanding their businesses.^{xxx}



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- ✗ Grand Canyon State Electric Cooperative Association President Joe Kay stated that the EPA's Clean Power plan "could dramatically increase the costs for power and water used by farmers, ranchers, and residents to a level that is simply unsustainable."^{xxxix}
- ✗ Arizona Chamber of Commerce and Industry president and CEO Glenn Hamer: "the EPA's proposal to curb carbon emissions is just the latest in a hit parade of poorly considered regulations that are poised to have an outsized and negative effect on Arizona and other Western state businesses."^{xxxix}
- ✗ Arizona State Director of American for Prosperity Tom Jenny: "Instead, it will pay for an EPA regulation that produces essentially no environmental benefits. But it won't just be Arizona families who are hit with higher bills; it will be our state's job creators, too. According to Economic Ventures Analysis, industrial electricity rates are expected to increase 36 percent by 2020 over their 2012 levels. Business owners coping with these higher costs will be forced to make tough choices: cut back on new hires, freeze or lower pay, or worse, send jobs overseas."^{xxxix}
- ✗ National Taxpayers Union Counsel and Government Affairs Manager Clark Packard: "If the Clean Power Plan went into effect, each state would need to meet a carbon emission target as determined by the EPA by 2030 with an aggregate nationwide reduction in emissions of 32 percent below 2005 levels. This level of reduction would likely lead to a significant increase in energy costs, which is especially troubling considering how many people are moving to Arizona for retirement and job opportunities. The rule envisions implementation beginning January 1, 2022. Though this is more than five years away, utility companies must begin planning to comply now, given the intensive investments in time and money necessary to adhere to the rule."^{xxxix}

Efforts to Roll-Back President Obama's Onerous Clean Power Plan on Arizona

- ✂ On July 8, 2015, Senators McCain and Flake sent letters to EPA Administrator Gina McCarthy, U.S. Department of Agriculture (USDA) Secretary Tom Vilsack, and Office of Management and Budget (OMB) Director Shaun Donovan to express deep concern with President Obama's attempt to bypass Congress and commandeer the state regulatory process to impose burdensome carbon-emissions regulations at existing power plants.^{xxxv}
- ✂ On July 11, 2015, Senators McCain and Flake penned an op-ed in *The Arizona Republic* highlighting the potential devastating impacts of the regulation on Arizona.^{xxxvi}
- ✂ On October 27, 2015, Senator McCain cosponsored a resolution introduced by Senator Shelly Moore Capito (R-WV) and 48 other Senators disapproving of the EPA's Clean Power Plan.^{xxxvii}
- ✂ Senator McCain voted in support of the disapproval resolution, which passed the Senate on November 17, 2015. Unfortunately, President Obama vetoed the resolution on January 18, 2016.^{xxxviii}



Obama's Ozone Overreach

(\$19-25 Billion in Regulatory Costs)



"I believe that Congress must act to ensure continued improvement of air quality without unnecessarily draining limited state administrative and economic resources."
– U.S. Senator John McCain

What is EPA's National Ambient Air Quality Standard (NAAQS) for Ground-Level Ozone?

The EPA's Ozone standard is another overreach by the Obama Administration. Currently, the EPA must review national ambient air quality standards every five years. However, this has resulted in new ozone standards being issued before previous standards are implemented, which leaves states like Arizona vulnerable to simultaneously implementing two ozone standards. This could force most of the state's counties out of compliance, which could result in penalties that would discourage new businesses from relocating to Arizona.

Impacts on Arizona

- ✗ EPA's new standards have provided Arizona farmers, cattlemen, developers and other key sectors of Arizona's economy no time to comply with the duplicative regulations.
- ✗ EPA's penalties could discourage new businesses from relocating to Arizona.
- ✗ According to a National Association of Manufacturers study, new ozone regulations could cost Arizona hundreds of millions of dollars to reduce emissions to federally required levels. The EPA has identified only 46 percent of the controls needed to meet the



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standard. The remaining 54 percent of reductions would have to be met with unknown controls that the EPA has not yet identified, but which would likely have to include early shutdowns of existing facilities, equipment and vehicles.^{xxxix}

- ✗ *The Arizona Republic* Editorial Board: “At a time when job growth nationally is essentially flat, a record number of Americans have exited the workforce entirely and a slowing global economy threatens to drag down American job growth even further, the new ozone standard threatens to throw a heavy, wet blanket over the economy. The EPA move is not happening in a vacuum.”^{xi}
- ✗ Arizona Chamber of Commerce and Industry President and CEO Glenn Hamer: “For many parts of Arizona and in states around the country, EPA’s new ozone rule is poised to severely curtail growth and investment. Of the 10 counties where EPA even measures ozone levels, its new regulation would penalize nine—making it impossible for businesses to grow and expand.”^{xli}
- ✗ Director of the Arizona Department of Environmental Quality Misael Cabrera testified before the House of Representatives that this rule, “means requirements on agriculture that keeps agriculture less efficient. And what it means is that we’re imposing restrictions on American business for pollution that’s coming from international sources.”^{xlii}
- ✗ Deputy Yuma County Administrator Paul Melcher: “We’re not really arguing about the science and the math; it’s illogical and that doesn’t matter to anybody. What we need is to go back and take a look at certain elements of this, and we need to prevent Yuma from becoming a nonattainment area in the first place.”^{xliii}

Efforts to Roll-Back President Obama & EPA’s Ozone Overreach in Arizona

- ✂ On March 3, 2015, Senators McCain and Flake introduced a bill that would give the EPA more time to review and revise ozone and other air quality standards, ensuring a more certain regulatory environment for state air quality agencies and businesses.^{xliv}
- ✂ On November 18, 2015, Senators McCain and Flake introduced a resolution that would permanently halt the implementation of the EPA’s recently finalized rule on ozone, which the agency estimates would cost between \$19 and \$25 billion per year.^{xlv}
- ✂ Senator McCain joined 13 other senators in sending a letter requesting a markup of the bill he cosponsored that would update how the EPA addresses ozone requirements in the *Clean Air Act* in the Senate Committee on Environmental and Public Works Energy.^{xlvi}



EPA's Dust Storm in Arizona: Exceptional Events Rule *(Millions in Arizona Tax Dollars to Complete Bureaucratic Paperwork)*



"No state, including Arizona, should be penalized for its air quality because of natural events, such as dust storms. Forcing counties and taxpayers to shoulder these costs proves just how out-of-touch the EPA really is." – U.S. Senator John McCain

What is EPA's Exceptional Events Rule?

The EPA's "exceptional events" exception allows counties and states to exempt natural events, such as unique weather patterns and storms, from counting towards their air quality levels as mandated by the EPA's new air standard – but for a price. For states like Arizona, which have unique weather events, such as dust storms, also known as haboobs, and forest fires that contribute to its air quality, this means they will be forced to shell out millions of dollars a year to justify why natural disasters like dust storms are out of their control, or potentially have pay a fine.

Impacts on Arizona

- ✗ The EPA's rule is flawed and requires Arizona to spend thousands of dollars justifying each event or face harsh penalties.
- ✗ EPA's ozone standard and subsequent "exemption" only serve to dissuade new businesses from locating to the state and force local governments to pay expensive compliance costs.



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- ✗ Maricopa County, the Arizona Department of Environmental Quality, and the Maricopa Association of Governments spent nearly \$700,000 preparing exceptional event documentation related to various dust storms from 2012 to 2013.^{xlvi}
- ✗ Maricopa County Board of Supervisors Chairman and District 2 Supervisor Steve Chucri: “Natural desert events – such as Haboobs or sandstorms – contribute to air pollution in our region. Arizona taxpayers should not have to pay the bill to prove to the EPA that a dust storm caused air quality concerns.”^{xlvi}
- ✗ Arizona Chamber of Commerce and Industry President and CEO Glenn Hamer: “As we all know, Arizona has a unique desert environment where dust storms or “haboobs” frequently roll through during our summer months. These exceptional events occur regularly in Arizona and can contribute to artificially high air quality readings that have the potential to place counties in non-attainment. A non-attainment designation could have lasting economic consequences on cities, towns and businesses in Arizona.”^{xlix}

Efforts to Roll-Back the EPA Rule in Arizona

- ✂ On March 3, 2015, Senators McCain and Flake introduced the *ORDEAL Act* to give the EPA more time to review and revise ozone and air quality standards to provide for a stable regulatory environment.ⁱ
- ✂ On March 3, 2015, Senators McCain and Flake introduced the *CLEER Act* to streamline EPA regulations intended to ensure that states and localities are not found in violation of federal air quality standards due to uncontrollable, naturally occurring events – otherwise known as “exceptional events” – such as the dust storms and wildfires that occur in Arizona.ⁱⁱ
- ✂ On November 12, 2015, the EPA announced it would reopen and revise the flawed rule, in part due to concerns over the burdensome and costly efforts Arizona cities and counties are forced to make to avoid federal penalties.ⁱⁱⁱ
- ✂ On March 3, 2016, Senators McCain and Flake introduced the *Agency PAYGO for Greenhouse Gases Act* to limit EPA’s ability to impose the costs of greenhouse gas (GHG) rules on other federal agencies without first providing offsets.ⁱⁱⁱⁱ



Dodd-Frank Regulations: Killing Main Street Banking in Arizona

(\$36.2 Billion in Regulatory Costs)



"We are poised to pass what some have termed a 'sweeping overhaul' of our nation's financial regulatory system. Unfortunately, this legislation does little, if anything, to tackle the tough problems facing the financial sector, nor does it institute real, meaningful and comprehensive reform. This bill is simply an abysmal failure and serves as yet another example of Congress's inability to make the choices necessary to bring our country back into economic prosperity. What this bill does represent is a guarantee of future bailouts." – U.S. Senator John McCain

What is Dodd-Frank and its Onerous Regulations?

Dodd-Frank, the so-called banking reform bill signed into law by President Obama in 2010, was heralded as the answer to the 2008 financial crisis. However, Dodd-Frank only served to create more than 22,000 pages of new and onerous regulations at a cost of \$36.2 billion.^{liv, lv} These expensive and burdensome regulations have hurt community banks, credit unions, small businesses and consumers all across Arizona and America while doing little to fix problems such as "too-big-to-fail." In fact, the number of credit unions and community banks continues to shrink while the number of too-big-to-fail banks is growing.

Impact on Arizona

- ✗ Dodd-Frank regulations have made consumer banking more expensive for Arizona.
- ✗ Prior to President Obama signing Dodd-Frank into law, 75 percent of banks offered free checking. Since this regulatory behemoth became law, only 39 percent of banks offer free checking.^{lvi}



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- ✗ Dodd-Frank has raised compliance costs for small community banks in Arizona – putting them at a disadvantage to large banks that can more easily absorb these regulatory compliance costs. According to a 2015 Government Accountability Office (GAO) report, the increased costs include “increases in staff, training, and time allocation for regulatory compliance and updates to compliance systems.”^{lvii}
- ✗ According to a 2014 study by the Mercatus Center, “[t]he increased regulatory burdens have led small banks to reconsider their product and service offerings, including considering whether to stop providing residential mortgages.”^{lviii}
- ✗ Paul Hickman, president and CEO of the Arizona Bakers Association: “Dodd-Frank was not supposed to apply all the way down, but the [CFPB] applies to the entire industry. Mortgage regulations in particular hit Arizona hard because we’re a housing-centric state. We’d like to see some of that stuff reformed because the community banks in Arizona that are engaged in small business lending and residential real estate lending were not the problem in 2008, but they’ve been impacted the most because they don’t have the scale to absorb the increased regulatory burden. When a bank has to bring in two new people and all those two people are going to do is compliance, it’s tough because they’re not growing the bank and they’re not putting capital out on the street and they’re not growing the economy.”^{lix}
- ✗ Ed Zito, President of Alliance Bank of Arizona: “[t]he number of banks in Arizona has shrunk dramatically...I sometimes refer to Dodd-Frank as the community bank genocide act.”^{lx}
- ✗ Dodd-Frank regulations have made it harder for Arizona families and small businesses to get access to credit.
- ✗ The legislation created the unaccountable and unrestrained regulatory body – the Consumer Financial Protection Bureau (CFPB).
 - ✗ The American Action Forum found that “[w]hile the CFPB is fairly young, it has already finalized 49 rules, 26 of which have resulted in \$2.8 billion in costs. AAF discovered CFPB had published 18 of their final rules before the public even learned of the rules”^{lxi}
 - ✗ According to the American Action Forum, “it would take 8,450 employees working full-time (2,000 hours) to complete the agency’s new recordkeeping and reporting requirements.”^{lxii}
 - ✗ The CFPB’s Qualified Mortgage regulation directly impacts low and middle class families by making it harder to for these families to get approved for home loans.^{lxiii}

Efforts to Roll-Back the Regulatory Assault of Dodd-Frank on Arizona Banks, Small Businesses and Arizona Families

- ✂ On July 18, 2016, Senator McCain joined Senators Sasse, Joe Donnelly (D-IN) and 67 other senators in sending a letter to CFPB Director Cordray urging the agency to tailor its regulations to protect community banks’ and credit unions’ ability to serve their customers.



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- ✂ The July 18th letter stated, “the CFPB must also consider its impact on community-based depository lenders, who are essential to spurring economic growth and prosperity at a local level, and not disrupt the good work of community lenders to help someone start a business, buy a home or car, or put their kids through college.”^{lxiv}
- ✂ In May 2015, in an effort to rein-in CFPB’s overreach into Arizona’s real estate industry, Senator McCain sent a letter to CFPB Director Cordray asking for more time to implement new real estate closing disclosures.^{lxv}
- ✂ On July 7, 2015, Senator McCain introduced a bill that would restore the much-needed wall between investment and commercial banking to lessen risk, restore confidence in our banking system, and better protect the American taxpayer.^{lxvi}
- ✂ On February 1, 2013, Senator McCain joined then-Senate Minority Leader Mitch McConnell (R-KY) and 41 other senators in sending a letter to President Obama demanding accountability and transparency at CFPB.^{lxvii}
- ✂ On May 2, 2011, Senator McCain joined Senator McConnell and 42 other Senators in sending a letter to President Obama demanding more accountability and urging the adoption of needed reforms.^{lxviii}

Dodd-Frank Regulations^{lxix}			
Regulation	Year	Total Cost of Regulation	Paperwork Hours
1. Margin and Capital Requirements for Covered Swap Entities	2015	\$5.2 Billion	52,483
2. Conflict Minerals [OVERTURNED]	2012	\$4.7 Billion	2,225,273
3. Volcker Rule	2014	\$4.3 Billion	2,392,440
4. Liquidity Coverage Ratio: Liquidity Risk Measurement Standards	2014	\$4 Billion	3,860
5. Swap Data Recordkeeping and Reporting Requirements	2012	\$3.6 Billion	445,910
6. Margin Requirements for Uncleared Swaps for Swap Dealers	2016	\$2.1 Billion	12,960
7. Pay Ratio Disclosure	2015	\$1.8 Billion	2,367,573
8. Disclosure of Payments by Resource Extraction Issuers [OVERTURNED]	2012	\$1.4 Billion	332,123
9. Integrated Mortgage Disclosures	2013	\$1.4 Billion	-8,450,000
10. Home Mortgage Disclosure (Regulation C)	2015	\$1.3 Billion	8,300,000
11. Business Conduct Standards for Security-Based Swap Dealers	2016	\$776 Million	869,133
12. Adaptation of Regulations To Incorporate Swaps	2012	\$740.6 Million	7,406,000
13. Clearing Exemption for Swaps Between Certain Affiliated Entities	2013	\$685.3 Million	1,758,369



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
14. Security-Based Swap Data Repository Registration, Duties, and Core Principles	2015	\$372.7 Million	270,090
15. Fair Credit Reporting Risk-Based Pricing Regulations	2011	\$274.2 Million	2,128,000
16. Regulatory Capital Rules: Regulatory Capital, Enhanced Supplementary Leverage	2014	\$214.3 Million	N/A
17. Swap Data Repositories: Registration Standards and Principles	2011	\$212.6 Million	854,180
18. Nationally Recognized Statistical Rating Organizations	2014	\$212.4 Million	726,528
19. Reporting by Investment Advisers to Private Funds	2011	\$193.5 Million	258,000
20. Risk-Based Capital Guidelines: Market Risk	2012	\$179.5 Million	51,064
21. Credit Risk Retention	2014	\$178.5 Million	26,471
22. Real-Time Public Reporting of Swap Transaction Data	2012	\$150 Million	563,565
23. Emergency Homeowners' Loan Program	2011	\$128.1 Million	N/A
24. Position Limits for Derivatives	2011	\$117.1 Million	728,400
25. Confirmation, Portfolio Reconciliation, Portfolio Compression, Swap Trading	2012	\$106.4 Million	975,063
26. Implementing Amendments, Investment Advisers Act of 1940	2011	\$83.7 Million	-316,984
27. Swap Dealer and Major Swap Participant Recordkeeping, Reporting, and Duties	2012	\$80.1 Million	817,107
28. Position Reports for Physical Commodity Swaps	2011	\$79.8 Million	429,760
29. Identity Theft Red Flags Rules	2013	\$72.7 Million	110,570
30. Application of "Security-Based Swap Dealer"	2014	\$72.5 Million	36,150
31. Broker-Dealer Reports	2013	\$72 Million	281,239
32. Money Market Fund Reform; Amendments to Form PF	2014	\$63.6 Million	156,406
33. Asset-Backed Securities Disclosure and Registration	2014	\$57.5 Million	245,505
34. Reporting of Security-Based Swap Transaction Data	2010	\$56.5 Million	514,000
35. Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III	2013	\$55.4 Million	651,955



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
36. Financial Responsibility Rules for Broker-Dealers	2013	\$50.8 Million	572,642
37. Further Definition of "Swap Dealer," "Security-Based Swap Dealer"	2012	\$47.9 Million	N/A
38. Registration of Swap Dealers and Major Swap Participants	2012	\$45 Million	629
39. Disclosure and Delivery Requirements for Copies of Appraisals	2013	\$40.3 Million	1,811,058
40. Large Trader Reporting for Physical Commodity Swaps	2011	\$35.2 Million	79,503
41. Registration of Municipal Advisors	2013	\$30.9 Million	235,008
42. Disclosure for Asset-Backed Securities Required by Section 943	2011	\$25.2 Million	286,016
43. Procedures To Establish Appropriate Minimum Block Sizes	2013	\$24.6 Million	4,417
44. Commodity Pool Operators, Trading Advisors: Compliance Obligations	2012	\$22.6 Million	316,195
45. Protection of Collateral of Counterparties	2013	\$20.2 Million	405,000
46. Integration of National Bank and Federal Savings Association Regulations	2015	\$17.1 Million	46
47. Registration Process for Security-Based Swap Dealers	2015	\$14.2 Million	28,863
48. Clearing Agency Standards	2012	\$13.8 Million	11,340
49. Customer Clearing Documentation, Timing of Acceptance for Clearing	2012	\$13.6 Million	135,716
50. Removal of Certain References to Credit Ratings	2014	\$12.1 Million	32,049
51. Removal of Certain References to Credit Ratings	2013	\$12.1 Million	32,049
52. Trade Acknowledgment and Verification of Security-Based Swap Transactions	2016	\$12 Million	26,420
53. Suspension of the Duty To File Reports, Asset-Backed Securities	2011	\$11.1 Million	82,074
54. Mortgage Servicing Rules Under the Truth in Lending Act (Regulation Z)	2013	\$9.5 Million	66,509
55. High-Cost Mortgage and Homeownership Counseling: Regulations Z, X	2013	\$9.4 Million	274,667
56. Security-Based Swap Transactions Connected With a Non-U.S. Person	2016	\$8.8 Million	N/A



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
57. Issuer Review of Assets in Offerings of Asset-Backed Securities	2011	\$8.4 Million	6,998
58. Shareholder Approval, Compensation, Golden Parachute	2011	\$7.8 Million	44,545
59. Mortgage Servicing Rules: Real Estate Settlement Procedures Act Regulation X	2013	\$7.1 Million	1,115,115
60. Derivatives Clearing Organization Provisions, Core Principles	2011	\$6.5 Million	36,472
61. Removal of Certain References to Credit Ratings Under the Securities Exchange Act	2014	\$6.4 Million	15,190
62. Swap Data Recordkeeping and Reporting Requirements	2012	\$6.3 Million	91,250
63. Diversification Requirement in the Money Market Fund Rule	2015	\$1.6 Million	1,018
64. Listing Standards for Compensation Committees	2012	\$1.6 Million	15, 960
65. Appraisals for Higher-Priced Mortgage Loans	2013	\$1.3 Million	78,923
66. Adaptation of Regulations To Incorporate Swaps-Records of Transactions	2012	\$1.2 Million	5,135
67. Defining Larger Participants of the Consumer Debt Collection Market	2012	\$1.2 Million	N/A
68. Mine Safety Disclosure	2011	\$1.1 Million	5,775
69. Further Definition of "Swap," "Security-Based Swap"	2012	\$990,000	2,330
70. Exemptions for Security-Based Swaps Issued by Certain Clearing Agencies	2012	\$960,000	240
71. Core Principles and Other Requirements for Swap Execution Facilities	2013	\$582,000	10,780
72. Authority To Require Supervision of Certain Nonbank Financial Companies	2012	\$450,000	1,000
73. Authority To Require Supervision of Certain Nonbank Financial Companies	2011	\$350,000	N/A
74. Disqualification of Felons and Other "Bad Actors" From Rule 506 Offerings	2013	\$264,000	22,108
75. Extension of Temporary Registration of Municipal Advisors	2012	\$210,000	N/A
76. Extension of Temporary Registration of Municipal Advisors	2011	\$190,000	485



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
77. Securities Whistleblower Incentives and Protections	2011	\$99,000	10,758
78. Clearing Exemption for Certain Swaps Entered Into by Cooperatives	2013	\$86,900	117
79. Core Principles and Other Requirements for Designated Contract Markets	2012	\$70,000	1,260
80. Margin Requirements for Uncleared Swaps for Swap Dealers	2016	\$64,000	170
81. Process for Review of Swaps for Mandatory Clearing	2011	\$48,000	480
82. Business Affiliate Marketing, Disposal of Consumer Information	2011	\$0	7,613
83. Electronic Fund Transfers (Regulation E)	2012	\$0	4,253,000
84. Electronic Fund Transfers (Regulation E)	2012	\$0	4,253,000
85. Whistleblower Incentives and Protection	2011	\$0	340
86. Truth in Lending Act (Regulation Z)	2012	\$0	6,467,000
87. Regulation V	2012	\$0	4,737,120
88. Resolution Plans Required for Insured Depository Institutions With \$50 Billion	2012	\$0	291,486
89. Annual Stress Test	2012	\$0	73,040
90. Restrictions on Sales of Assets of a Covered Financial Company	2014	\$0	10
91. Deposit Insurance Regulations	2010	\$0	112,632
92. Restrictions on Sale of Assets of a Failed Institution	2015	\$0	750
93. Provisions Common to Registered Entities	2011	\$0	14,121
94. Resolution Plans and Credit Exposure Reports Required	2011	\$0	855,304
95. Capital Plans	2011	\$0	432,764
96. Debit Card Interchange Fees and Routing	2011	\$0	73,032
97. Debit Card Interchange Fees and Routing	2011	\$0	73,032
98. Truth in Lending	2011	\$0	54,624
99. Conformance Period for Entities in Prohibited Proprietary Trading	2011	\$0	21,600
100. Lost Security holders and Unresponsive Payees	2013	\$0	94,916



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
101. Supervised Securities Holding Company Registration	2012	\$0	40
102. Ability-to-Repay and Qualified Mortgage Standards Under Regulation Z	2013	\$0	15,343
103. Concentration Limits on Large Financial Companies	2014	\$0	100
104. Enhanced Prudential Standards for Bank Holding Companies	2014	\$0	59,226
105. Prohibition Against Federal Assistance to Swaps Entities (Regulation KK)	2014	\$0	14
106. Truth in Lending	2010	\$0	2,156
107. Capital Surcharges for Global Systemically Important Bank Holding Companies	2015	\$0	11
108. Retail Foreign Exchange Transactions (Regulation NN)	2013	\$0	6,870
109. Supervision and Regulation Assessments for Bank Holding Companies	2013	\$0	684
110. End-User Exception to the Clearing Requirement for Swaps	2012	\$0	1,000
111. Authority To Designate Financial Market Utilities as Important	2011	\$0	500
112. Registration of Foreign Boards of Trade	2011	\$0	-8,320
113. Registration of Intermediaries	2012	\$0	302
114. Real Estate Settlement Procedures Act Disclosures	2012	\$0	17,183,450
115. Establishing Heightened Standards for Certain Large Insured National Banks	2014	\$0	117,056
116. Share Insurance and Appendix	2011	\$0	1,200
117. Derivatives Clearing Organizations and International Standards	2013	\$0	15,851
118. Alternatives to the Use of Credit Ratings	2012	\$0	22,500
119. Protection of Cleared Swaps Customer Contracts	2012	\$0	28,700
120. Lending Limits	2013	\$0	476
121. Appraisals for Higher-Priced Mortgage Loans	2013	\$0	2,714



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Regulation	Year	Total Cost of Regulation	Paperwork Hours
122. Electronic Fund Transfers (Regulation E)	2013	\$0	9,201
123. Minimum Requirements for Appraisal Management Companies	2015	\$0	5,252
124. Privacy of Consumer Financial Information; Amendments	2011	\$0	1,440
125. Margin and Capital Requirements for Covered Swap Entities: II	2015	\$0	123,483
126. Annual Stress Test	2012	\$0	73,040
127. Amendments to the Capital Plan and Stress Test Rules	2014	\$0	685,156



Blocking Border Security and Trashing “Pristine Public Lands” in Arizona

(Bureaucratic Red Tape Over Border Security)

Federal Lands on U.S.-Mexico Border



“For decades, drug cartels and human smugglers have exploited our public land laws by violating and damaging Arizona’s national parks and protected areas. It makes no sense that the laws meant to protect our public lands would be used to prevent Border Patrol Agents from doing their jobs and protecting these special places.” – U.S. Senator John McCain

How are Federal Land Regulations Affecting Border Security?

The U.S. Department of the Interior (DOI) has used federal regulations to slow Border Patrol’s access to federal lands, which is needed to conduct interdiction and surveillance activities. Under the law, Border Patrol Agents must receive a permit from DOI in order to access and patrol federal lands, which often takes weeks to obtain. With over 85 percent of the land on Arizona’s southern border owned by the federal government, DOI’s overreach makes it difficult for Border Patrol Agents to patrol these areas, which also happen to be some of the most highly trafficked lands by drug and human smugglers. In one case, Border Patrol Agents were met with locked gates and ordered to use horses instead of vehicles. In 2010, the GAO issued a report titled, “Southwest Border: More Timely Border Patrol Access Could Improve Security Operations and Natural Resources Protection on Federal Lands.”^{lxx} The GAO study found that more than half of the Border Patrol Agents-in-charge reported long delays in obtaining federal permits to access federal land.

Impacts on Arizona

- ✗ National parks, national forests, and wilderness areas on the border in Arizona have become havens for illegal drug and human smuggling and crime.^{lxxi}
- ✗ Forcing Border Patrol to apply for permits to enter federal land has delayed the placement of security infrastructure, like a virtual fence and camera towers.



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- ✗ According to the FY14 Customs and Border Patrol Arizona Corridor Campaign Plan: “The National Park Service has restricted vehicular traffic in these areas, citing wildlife preservation and environmental reasons. Agents are forced to take long detours, severely impacting response times, as well as *crippling effectiveness*...The vast and remote area of the Cabeza Prieta National Wildlife Refuge and Organ Pipe National Monument aids criminals in their efforts to avoid law enforcement personnel...The lack of reasonable access to the actual border east of San Luis, AZ is a significant obstacle to effective interdiction efforts and intelligence gathering.”^{lxxii}
- ✗ According to the Arizona Department of Environmental Quality, our pristine public lands are being destroyed by an estimated 2,000 tons of trash left behind by illegal border crossing.^{lxxiii}

Efforts to Roll-Back Regulations Prohibiting Border Patrol Agents from Doing Their Job

- ✂ Senators McCain and Flake introduced legislation that would give Board Patrol immediate access to federal lands within 100 miles of the Arizona-Mexico border.^{lxxiv}
- ✂ Senator McCain cited statements by the U.S. Department of Homeland Security that demonstrate that Border Patrol access helps improve the environmental quality of federal lands when illegal traffic is intercepted and removed.
- ✂ The Senate Homeland Security Committee passed Senator McCain’s bill with bipartisan support on May 6, 2015.^{lxxv}



USDA's Regulation Establishing the Duplicative Catfish Inspection Office (\$15 Million in Regulatory Costs)



"We don't have a salmon inspection office. We don't have a shrimp inspection office. In classic Farm Bill politics, proponents worked-up some specious talking points about how Americans need a whole new government agency to inspect foreign catfish imports. It appears that catfish is one bottom-dweller with friends in high places." – **U.S. Senator John McCain**

What is the Duplicative Catfish Inspection Office?

In November 2015, the Obama Administration finalized a regulation creating a duplicative government office to inspect catfish products despite the fact that the Food and Drug Administration (FDA) already performs all seafood inspections.^{lxxvi} GAO has issued 10 reports calling the USDA program "wasteful and duplicative."^{lxxvii}

Impacts on Arizona

- ✗ This fishy deal will cost Arizona taxpayers \$15 million a year to run the USDA Catfish Inspection Office.
- ✗ It could kill hundreds of jobs across the United States at seafood processing plants like Pacific Seafood Company in Phoenix, AZ.
- ✗ It artificially increases the price of catfish, which hurts Arizona consumers and restaurant and grocery store employees.
- ✗ USDA catfish oversight will cost American taxpayers \$170 million over the next 10 years to perform the same job the FDA already performs at a rate of \$7 million per year.^{lxxviii}
- ✗ The duplicative USDA Catfish Inspection Office forces unnecessary regulations on seafood processors in order to keep them from buying catfish imports just to benefit a handful of special interest domestic catfish farmers in southern states.



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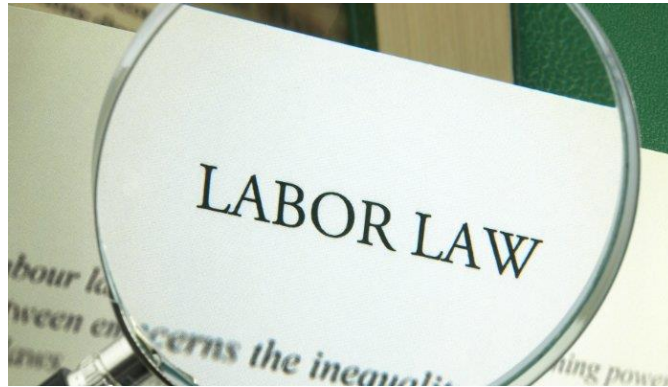
Efforts to Roll-Back President Obama's Regulatory Assault on Arizona

- ✂ On May 25, 2016, the Senate voted 55-43 to pass a Resolution of Disapproval sponsored by Senators McCain, Kelly Ayotte (R-NH), and Jeanne Shaheen (D-NH) that would nullify the USDA Catfish Inspection Office.^{lxxix, lxxx} The House of Representatives has yet to act on the Senate-passed resolution.
- ✂ Organizations supporting Senator McCain's effort to repeal the Catfish Inspection Office include: Citizens Against Government Waste, Heritage Foundation, Taxpayers for Common Sense, National Fisheries Institute, National Taxpayers Union and National Retailers Federation.



Obama's Joint Employer Rule: Harming Arizona Small Business Franchise Owners and Contractors

(Protecting Unions Over Small Business Owners)



What is the NLRB's Joint Employer Regulation?

The National Labor Relations Board (NLRB) has overturned decades of labor law directly impacting franchise owners in Arizona in favor of unionizing independently owned franchises.^{lxxxix} Specifically, the NLRB's new regulation changes the traditional way Arizona local franchisees hire and run day-to-day operations of their small businesses by tying them directly to franchisors. As the International Franchise Association put it, "if franchisors are joint employers with their franchisees, these thousands of small business owners would lose control of the operations and equity they worked so hard to build."^{lxxxii}

Impacts on Arizona

- ✗ The Joint Employer regulation discourages Arizonans from owning their own small business franchise.
- ✗ It discourages successful companies from franchising or contracting-out work to other small businesses.
- ✗ It harms entrepreneurship in Arizona.
- ✗ It directly and negatively impacts the restaurant, hotel, retail, and construction industries in Arizona.
- ✗ Arizona Representatives of the Asian American Hotel Owners Association: "The idea that a hotel franchisor "jointly employs" the staff at a franchisee's hotel does not reflect reality. [Hotel] franchisees would lose independence over decision making."
- ✗ Arizona Chamber of Commerce and Industry President and CEO Glenn Hamer: "[T]his is bigger than a minor administrative filing by an obscure agency within the federal government. Thousands of jobs are at stake here. More regulation and mandates



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inflicted on small businesses make hiring more expensive and investment more elusive. Entrepreneurs who take the risk to open a new restaurant, whether an established franchised brand or an exciting new concept, face plenty of obstacles without government throwing up new barriers to entry. If these small businesses can't get off the ground, they can't hire, which will only hobble the economy, not help it." ^{lxxxiii}

- ✗ The International Franchise Association is fighting against the NLRB's harmful ruling because it believes the ruling "is unlawful and will harm job growth, the economy and locally-owned franchise small businesses in every state." ^{lxxxiv} According to IFA, "the franchise industry contributes \$1.5 trillion annually to the U.S. economy and is the largest vocational system in America." ^{lxxxv}
- ✗ The National Retail Federation, which represents 828,479 jobs in Arizona, stated that the rule represents "unelected government bureaucrats creating roadblocks in the path of job creation." ^{lxxxvi, lxxxvii}
- ✗ Arizona representatives of the Associated Builders and Contractors: "[T]he NLRB's decision uproots 30 years of labor standards and imposes unnecessary barriers to and burdens on contractor and subcontractor relationships throughout the construction industry." ^{lxxxviii}

Efforts to Roll-Back NLRB's Regulatory Assault on Arizona Small Business Franchise Owners

- ✂ In 2015, Senator McCain cosponsored a bill that would overturn NLRB's joint employer ruling. ^{lxxxix}
- ✂ In June 2016, Senator McCain joined 46 of his Senate colleagues in cosponsoring the *Protecting Local Business Opportunity Act*, a bill that would roll-back the NLRB's joint employer rule. ^{xc}





Obama's Fiduciary Rule: Weakening Arizonans' Retirement Options (\$31.5 Billion in Regulatory Costs)

"I voted to block the Department of Labor's harmful fiduciary rule, which will weaken the nation's retirement system, restrict Arizonans' access to retirement-planning advice, and make it more expensive for low and middle class families to invest. I have heard from numerous individuals and small businesses in Arizona who are concerned about the impact of this administration's overreach into their retirement planning." – U.S. Senator John McCain

What is the Fiduciary Rule?

In 2010, the Department of Labor (DOL) began drafting the Fiduciary Rule, a new regulation that will have significant impacts on Arizona investors, small businesses, and families saving for retirement.^{xc} This overreach by DOL sets out to redefine what it means to give advice to individuals who are investing in pensions and retirement plans. The rule has been introduced despite the fact that the Securities and Exchange Commission (SEC) already oversees investment brokers and dealers, who will now be covered under the Fiduciary Rule. A report by the Senate Homeland Security and Governmental Affairs Committee found that DOL "disregarded concerns and recommendations from career, nonpartisan, professional staff at the Securities and Exchange Commission (SEC), regulatory experts at the Office of Information and Regulatory Affairs (OIRA) within the Office of Management and Budget (OMB), and Treasury Department officials. The report shows how the Labor Department pushed to issue the regulation at the expense of thoughtful deliberation."^{xcii} The final Fiduciary Rule goes into effect in April 2017.





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Impacts on Arizona

- ✗ The Fiduciary Rule is estimated to cost \$80 billion in lost savings for Arizonans and Americans seeking to save for their retirement.^{xciii}
- ✗ It restricts Arizonans' access to retirement-planning advice.
- ✗ It makes it costlier for low-income and middle-class families in Arizona to invest.
- ✗ The rule restricts rural Arizona's access to investment services.
- ✗ Financial Services Roundtable: "The Administration proposal could block millions of Americans with modest savings from access to professional investment guidance...and reduce American workers' access to their choice of financial professionals."^{xciv}
- ✗ National Association of Insurance and Financial Advisors: "[t]he proposal could result in some advisors exiting the market entirely, which for some rural communities, could result in a complete void of professional financial services."^{xcv, xcvi}
- ✗ According to the American Action Forum, this 1,000-page burdensome regulation alone will come at a cost of \$31.5 billion, making it the most expensive rule to be issued by President Obama this year.^{xcvii}

Efforts to Roll-Back President Obama's Oppressive Regulatory Assault on Arizona's Retirement System

- ✂ Senator McCain voted in favor of a Resolution of Disapproval to block the DOL's fiduciary rule, which passed the Senate 56-41.^{xcviii, xcix}
- ✂ Unfortunately for Arizona families saving for retirement and retirees, President Obama vetoed the resolution, which would have blocked DOL's overreach.^c



Obama's Road Block to Career Advancement in Arizona: DOL's Overtime Rule *(\$3 Billion in Regulatory Costs)*



What is the Overtime Rule?

On May 18, the Obama Administration and DOL finalized a new regulation that greatly expands the number of Arizona salaried employees that are eligible for overtime if they work more than 40 hours a week. The new mandate is estimated to cost American businesses \$3 billion to comply.^{ci, cii} This costly regulation changed the federal exemption for overtime pay from \$23,660 to \$47,476 – a 100 percent increase – and will multiply every three years as the salary threshold automatically updates.^{ciii}

Impacts on Arizona:

- ✗ The Overtime Rule will result in increased costs for Arizona businesses, job creators, and consumers.
- ✗ It will serve as a road block to career-advancement opportunities.
- ✗ It will reduce the number of salaried jobs in Arizona if businesses move salaried employees to hourly wages. As the Republican Policy Committee states, “The overtime rule will limit access to management positions for many workers. Within a few years, only two-thirds of salaried positions that existed in 2016 would remain exempt from overtime requirements.”^{civ}
- ✗ Seventeen local Arizona Chambers of Commerce sent a letter to Congress regarding the negative impacts of the overtime regulation: “For many of our large and small employers, this regulation could mean a disastrous financial hit, or reduce the ability of many business to serve their customers.”^{cv}



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- ✗ National Retail Federation, which represents one-in-four jobs in Arizona: “[T]he Department greatly misunderstands their roles in the workplace and would effectively strip retail managers of their salaried status, generating negative consequences for the entire industry.” ^{cvii}
- ✗ According to Arizona Representatives of the Asian American Hotel Owners Association, due to the “significant increase in costs to employers, the new OT regulation will give many hoteliers no choice but to reclassify employees from a salary, exempt from overtime, to hourly status in order to comply. Many workers will view this as a demotion and employers may have to limit hard-working employees to 40 hours or less per week”. ^{cviii}
- ✗ National Federation of Independent Businesses: “[E]ntry-level management positions are going to disappear and those employees will fall back into hourly jobs.” ^{cix}
- ✗ According to the University of Arizona, Tucson’s largest employer, the new rule will raise its labor costs by \$2 to 3 million a year.^{cx} This increased labor cost could be passed onto students.
- ✗ According to the American Action Forum, that the actual net increase in weekly pay for newly eligible employees will be less than \$20. Ben Gitis, director of labor market policy at AAF writes: “Meanwhile, businesses will face roughly \$3 billion in compliance costs and over 2.5 million paperwork burden hours.” ^{cxii}
- ✗ The rule will hinder the ability of Arizona charities and other non-profits to serve Arizona’s most vulnerable communities.
 - ✗ Habitat for Humanity has stated it will be “disproportionately impacted by the proposed rule and unable to comply without reducing access to products and services.” ^{cxiii}
 - ✗ In addition, Salvation Army warned, “[t]he significance of the effect of this change to our organization cannot be over-stated... We anticipate that staff cuts would therefore become necessary and that we would be required to reduce the religious and charitable programming that we provide nationally.” ^{cxiii}

Efforts to Roll-Back President Obama’s Regulatory Assault on Arizona

- ✂ Senator McCain joined Senator Lamar Alexander (R-TN) and 42 other Republican Senators in cosponsoring a Resolution of Disapproval that would stop Obama’s costly, job-killing overtime regulations.^{cxiv} If passed, President Obama will likely veto the resolution.
- ✂ In May, the Senate Committee on Small Business and Entrepreneurship held a hearing entitled, “An Examination of the Administration’s Overtime Rule and the Rising Costs of



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Doing Business,” during which the Committee examined DOL’s burdensome overtime regulation and the subsequent impact on small businesses.^{cxv}



The House Committee on Education and the Workforce held a hearing entitled, “The Administration’s Overtime Rule and Its Consequences for Workers, Students, Nonprofits, and Small Businesses,” examining how the costly regulation would lead to fewer jobs, less workplace flexibility, and fewer opportunities for career advancement.^{cxvi}



Regulating the Internet: Obama's Net Neutrality Rule (*\$11 Billion in Regulatory Costs*)

"The Internet will flourish if the government gets out of the way." – U.S. Senator John McCain

What is Net Neutrality?

In February 2015, the Federal Communications Commission (FCC) voted to approve a 317-page plan to regulate the Internet.^{cxvii} Sold as a way to keep the Internet "open" by preventing Internet service providers from blocking or slowing traffic to certain websites, these regulations will dramatically increase the government's control over the nation's broadband.^{cxviii} While Arizona has seen improvements in broadband availability, access to fast broadband remains a top concern for many communities in Arizona, particularly in rural parts of the state. Arizona will benefit from a regulatory environment that incentivizes companies to invest in broadband infrastructure.



Impacts on Arizona:

- ✗ Arizona consumers will likely face higher costs that result from new taxes, fees, and increased regulatory compliance costs.^{cxix}
- ✗ The Arizona Technology Council, Arizona's premier trade association for science and technology companies, opposes Obama's Net Neutrality regulation: "The FCC's decision to reclassify broadband as a telecommunications service...undermines the certainty that is so important to investment in our industry."^{cxx, cxxi, cxxii}
- ✗ The FCC's regulatory actions mean that our nation's innovative Internet will now be subject to burdensome regulations originally created for monopoly-era phone companies.^{cxixiii}
- ✗ Top technology companies sent a letter to the Secretary of Commerce, warning that these regulations would "threaten demand for Internet infrastructure, reduce incentives for investment, [and] hinder innovation."^{cxixiv}
- ✗ Uncertainty over whether the regulations would hold-up in court left industry in regulatory limbo, and curbed investment in broadband infrastructure.^{cxixv}

Efforts to Prevent Obama's Regime from Regulating the Internet:

- ✂ During his tenure as Chairman of the Senate Committee on Commerce, Science and Transportation, Senator McCain fought back efforts to impose Net Neutrality



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regulations, even introducing legislation to prohibit the FCC from regulating the Internet.^{cxxvi}



As a member of the Senate Homeland Security and Government Affairs Committee, Senator McCain has supported an investigation into the Obama White House's role in pushing these regulations. The study found that the president exerted undue influence on the FCC, an independent federal agency, as it considered various Net Neutrality proposals.^{cxxvii}



Ambushing Arizona Workers and Business Owners: NLRB's Ambush Election Rule *(Protecting Unions Over Protecting Small Business Owners)*



"NLRB's Ambush on Arizona workers and small business owners is just another example of this Administration's abusing its regulatory power to further the demands of organized labor." –
U.S. Senator John McCain

What is the NLRB's Ambush Election Rule?

President Obama and NLRB have finalized their pro-union "Ambush Election" Rule that forces union elections before an employer has time to understand his or her legal options.^{cxxviii} The rule significantly shortens the time a union has to organize an election from an average of 38 days to 11 days. In addition to the rule's negative impacts on Arizona employers, employees also stand to lose in this deal. Two NLRB members who opposed the rule stated that employees will be asked to "vote now, understand later."^{cxxix} Other than giving unions more influence and power, it is not clear why the NLRB moved to create such a rule. Under previous rules guiding union elections, the NLRB was able to efficiently handle union election requests, with 95 percent of union elections taking place within two months.^{cxxx}

Impacts on Arizona:

- ✗ Glenn Hamer, President and CEO of the Arizona Chamber of Commerce wrote that the NLRB's ambush rule is a threat to Arizona's economy and jobs due to the fact that "[u]nder the NLRB's proposal, labor officials could quickly call a union election, leaving employers mere days to provide their workers with information about how a union's intrusion into the workplace could affect the jobs."^{cxxxi}



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- ✗ According to Senator Lamar Alexander (R-TN), Chairman of the Senate Committee on Health, Education, Labor and Pensions, the NLRB's actions would harm Arizona employees because the rule "[j]eopardizes employees' privacy by requiring employers to turn over their employees information such as phone numbers and email addresses to union organizers."^{cxxxii}
- ✗ According to the U.S. Chamber of Commerce, the regulation "forces the release of workers' personal information to unions, undermines employers' due process rights, and prevents workers from getting balanced information."^{cxxxiii}

Efforts to Roll-Back the NLRB's Regulatory Ambush on Arizona Employees and Employers

- ✂ Senator McCain joined 50 of his colleagues in cosponsoring a Resolution of Disapproval that would nullify the harmful NLRB ambush regulation.^{cxxxiv}
- ✂ On March 4, 2015, Senator McCain voted in favor of Arizona employees when the Senate passed the resolution.^{cxxxv} Unfortunately for Arizona workers and their employers, President Obama vetoed the resolution that would have stopped the NLRB overreach.^{cxxxvi}



EPA's Proposed Regulation Would Crush Arizona's Mining and Gravel Industry

(At Least \$1.8 Billion in Regulatory Costs)



"Arizona also has strong environmental protections in place to ensure mining in the state is conducted in a responsible manner... Arizona's environmental regulators and miners are rightly concerned about the possible preemption of these Arizona programs." – **U.S. Senators John McCain and Jeff Flake**

What is EPA's Mining Rule?

The EPA has proposed new mining regulations that would require large and small mining companies, including sand and gravel producers in Arizona, to fit the bill for EPA's own mine cleanup backlog, which totals an estimated \$54 billion.^{cxxxvii} Under the rule, EPA would require existing and future mining operations to take out billions of dollars in financial assurance bonds to cover mine cleanup and reclamation costs after a mine closes. However, the State of Arizona, like many western states, already has laws on the books that require mining companies to pay for their own cleanup costs under state supervision, such as the Arizona Aquifer Protection Permit Program, the Arizona Mined Land Reclamation Act, and other regulations governing hard rock mining on state land.^{cxxxviii} Arizona has a long history of hard rock mining and gravel production, and the industry plays a key role in the state's economy. The EPA is mining Arizona's mining jobs for cash by duplicating existing state environmental regulations on mining.



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Impacts on Arizona

- ✗ According to the Arizona Mining Association, mining contributes \$4.3 billion to Arizona's economy and generates nearly 50,000 Arizona jobs.^{cxix}
- ✗ The new EPA rule is duplicative and could preempt Arizona's strong mining laws and regulations.
- ✗ According to the Arizona Department of Environmental Quality, the EPA's regulation could have an "extreme financial impact" on Arizona mining. It estimates that the rule could lead to at least \$1.8 billion in added costs for just two mines in Arizona.^{cxl}
- ✗ The EPA regulation will likely lead to costly lawsuits filed by mining companies and states like Arizona that have strong environmental protections in place for the mining industry.
- ✗ According to the National Mining Association, "mining companies have set aside billions of dollars in financial guarantees that ensure operations will not leave an environmental liability for the taxpayer."

Efforts to Roll-Back the EPA's Mining Rule

- ✂ On August 23, 2016, Senators McCain and Flake sent a letter to the EPA expressing concern about the financial costs for the hard rock mining industry under CERCLA.^{cxli}
- ✂ The letter also called on the EPA to support the Arizona Department of Environment Quality's (ADEQ) recent request that EPA extend the regulatory timeline so that it can properly work with the states to draft a workable rule.^{cxlii}
- ✂ On August 9, 2016, two House Committees sent a letter to the EPA asking a series of questions and requesting documentation regarding the development of the EPA's mining regulations.^{cxliii}



EPA's War on Fire Trucks



"There is no justification for government red-tape to get in the way of helping first responders receive equipment they need to respond to wildland fires, floods, and other natural disasters." –
U.S. Senator John McCain

What is EPA's War on Fire Trucks?

Roughly \$150 million worth of surplus military equipment is transferred to local fire departments every year.^{cxliv} In the summer of 2014, during the middle of an active wildfire seasons, the EPA forced the Department of Defense (DOD) to halt two programs that donate surplus military trucks and other equipment used to fight wildfires by rural fire departments.^{cxlv} Why would the EPA ban such an important program? The EPA was worried that the fire trucks might not meet vehicle emission standards. Of course, the EPA neglected to consider that smoke from wildfires is extremely toxic, and releases many tons of harmful chemicals and ash. The EPA's own studies show that exposure to these chemicals can cause asthma, COPD, childhood respiratory disease and other public health hazards.^{cxlvi}

Impacts on Arizona:

- ✗ During EPA's ban on surplus equipment, the Slide Fire was burning in Arizona's Slide Rock State Park. The fire burned 21,227 acres. Total personnel included 1,230 firefighters assigned to the blaze.^{cxlvii}



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- ✗ Fire Departments around the nation spoke out against the ban on firefighting equipment. Local fire departments are the first responders in 75% of all wildfires.^{cxlviii}

Efforts to Roll-Back EPA's War of Fire Trucks

- ✂ On July 10, 2014, Senator McCain sent a letter with 24 other senators to Defense Secretary Chuck Hagel urging him to proceed with the transfer of fire trucks.^{cxlix}
- ✂ Within days of Senator McCain's letter, DOD and EPA reached an agreement to allow a transfer of the military equipment.^{cl}



U.S. Forest Service Delays Put Arizona Fire Departments in the Hot Seat *(\$23 Million in Regulatory Costs)*



"There is simply nothing that could justify the year-long delay in compensating the men and women who routinely risk their lives to fight fires outside of their own communities."
– U.S. Senator John McCain

Why was there a Delay in Compensating Firefighters?

The U.S. Forest Service and the Arizona State Forestry Division have an agreement in which the federal government reimburses local fire departments when they send their firefighters to fight wildfires on federal land.^{cli} Local fire departments, especially those located in small towns and many of the rural areas in Arizona, rely on these reimbursements to pay their bills. Over the last few years, the Forest Service has delayed paying these reimbursements, sometimes into the next fiscal year. Small town fire departments have greatly suffered from this unreliable and broken system.^{clii}

Impacts on Arizona

- ✗ In 2013, there were 1,756 wildland fires in the State of Arizona – burning 105,281 acres.^{cliii}
- ✗ That same year, various local Arizona fire departments announced that they would not be able to send personnel to fight national disasters due to the lag in reimbursement payments.^{cliv}



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- ✗ Local fire departments are the first responders in 75% of all wildfires. These men and women deserve the confidence that their federal government will stand by them as they serve their communities fighting these fires.

Efforts to Cut through Forest Service Red Tape and Expedite Fire Payments

- ✂ On June 17, 2013, Senator McCain sent a letter to Forest Service Chief Thomas Tidwell expressing concern that several Arizona firefighting agencies may not have sufficient resources to effectively combat regional fires due to delayed payments by the U.S. Forest Service.^{clv}
- ✂ With the cooperation of local Arizona officials, fire chiefs, and representatives from the U.S. Forest Service, Senator McCain helped local fire departments receive the remainder of outstanding funds (totaling approximately \$180,000) in 2013.^{clvi}
- ✂ By the end of 2013, over \$14 million in payments were made to Arizona fire departments.
- ✂ Additional delays in reimbursements were brought to Senator McCain's attention in 2016. Approximately \$9 million was owed to local Arizona departments as of March 9, 2016. Senator McCain remains committed to ensuring these brave firefighters receive the reimbursements they are owed.



No Snow for Arizona Snowbowl (*\$17 Million in Regulatory Costs and Lost Revenue*)



"Washington bureaucrats at the USDA withheld Snowbowl's permit for their snowmaking machines. After spending considerable time working to get those permits released, I am very pleased that Arizona Snowbowl is now expanding its business." – **U.S. Senator John McCain**

How did USDA Stop it from Snowing at Arizona Snowbowl?

Soon after President Obama took office, one of his political appointees at the USDA unilaterally withheld federal permits for the installation of snowmaking machines at Arizona Snowbowl, one of the state's top ski destinations located on 60 acres of federal land on the San Francisco Peaks near Flagstaff, Arizona. To get permission to expand their operations, Arizona Snowbowl did everything the feds told it to do. Business owners completed environmental impact studies, earned approval from the U.S. Forest Service, and even won a legal appeal to the U.S. Supreme Court. None of this mattered to USDA's unelected bureaucrats in Washington, D.C. They told the ski resort to go pound sand.

Impacts on Arizona

- ✗ Arizona Snowbowl is a top destination for skiing, snowboarding, and other seasonal sports. It draws over 100,000 visitors each winter and supports hundreds of seasonal jobs that are vital to the Flagstaff economy.
- ✗ Snowbowl itself spent nearly \$5 million on regulatory compliance costs, environmental studies, and legal fees to secure its snowmaking permit from 2002 to 2009.^{clvii}
- ✗ The Ninth Circuit Court ruled that snowmaking on the peaks did not violate any environmental or cultural protection laws, noting, "Artificial snowmaking is needed to maintain the viability of Snowbowl as a public recreational resource."^{clviii} Upon appeal, the Supreme Court denied a *writ of cert*, which upheld the lower court's ruling.



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- ✗ The relentless and erroneous attempts to block snowmaking cost Arizona Snowbowl more than \$12 million dollars in lost financing and revenue.^{clix}

Efforts to Release Obama's Hold on Snowbowl's Snowmaking Permits

- ✗ Senator McCain relentlessly pursued USDA by sending letters and questioning Administration witnesses about the Snowbowl permits.^{clix}
- ✗ USDA released the snowmaking permits in 2010.
- ✗ Within three years of the controversy and with the snowmaking equipment installed, Arizona Snowbowl reported a record-breaking visitation of 170,000 visitors – 50,000 more than normal – and hired over 500 new employees.^{clxi}



EPA's Takeover of Arizona Skies: Regional Haze Regulation

(\$161.3 Million in Regulatory Costs)



"Arizonans deserve a commitment from the EPA that upholds federal trust responsibilities without penalizing tribal and non-tribal economies." – U.S. Senators John McCain and Jeff Flake

What is the EPA's Regional Haze Rule?

The EPA forced Arizona's power plants to install costly new controls that would only improve visibility, not air quality, over national parks.^{clxii} The EPA opened the door to new regulations by interpreting the *Clean Air Act* to allow for a federal takeover of state skies. Previously, states were allowed to determine both the emissions standards and the appropriate controls on plants. However, the EPA has used technicalities to force power plants in Arizona and many other states to adopt expensive standards decided by Washington bureaucrats.

Impacts on Arizona




- ✗ The EPA's hazy regulation is an overreach and power grab by Obama's EPA.
- ✗ EPA's takeover is estimated to cost Arizona of \$161.3 million.^{clxiii}
- ✗ EPA's power grab negatively impacts Arizona's tribes, water and power users, businesses, and energy industry.
- ✗ Americans for Prosperity Foundation: "The National Renewable Energy Laboratory doubted if the EPA's \$700 million Arizona regional haze regulations would lead to visibility improvements that were 'even perceptible' to the naked eye."^{clxiv}



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- ✗ Arizona State Senator Carlyle Begay: “If you look at the EPA’s stated goals and then look at how they are applied in practice, the new regulations will have a disproportionately negative impact on the economy of Navajo Nation to much greater extent than other communities in the Southwest. The EPA needs to understand that the Navajo Nation has a job crisis and a 52% unemployment rate.”^{clxv}
- ✗ The Arizona Republic Editorial Board: “If spending a billion dollars would allow visitors to see considerably farther, it would be easier to support the EPA's demands. But when the best research doubts the EPA efforts would bring anything but higher water and electric bills, it makes no sense for the agency to press ahead. The costs far exceed the potential benefits.”^{clxvi}
- ✗ Arizona Chamber of Commerce and Industry President and CEO Glenn Hamer: “The costs associated with retrofitting the generating stations will be passed on to Arizona businesses and ratepayers and will hamstring economic development efforts. Businesses want to establish and increase operations in states with affordable energy and predictable rates. The EPA is injecting uncertainty into our energy market, and it’s our economy that will pay the price.”^{clxvii}
- ✗ EPA’s Regional Haze Rule could limit the use of back burns, which is an effective tool used by the Forest Service to prevent or stop wildfires.^{clxviii}

Efforts to Roll-Back the EPA’s Takeover of Arizona Skies

-  On January 18, 2013, Senators McCain and Flake sent a letter to EPA Administrator Gina McCarthy asking for an extension to the comment period for the Arizona Department of Environmental Quality.^{clxix}
-  On March 7, 2013, Senators McCain and Flake sent a letter to President Obama urging the Administration to consider the impacts and costs associated with this rule.^{clxx}
-  On July 28, 2016, the EPA issued a final compromise regional haze rule for the Navajo Generating Station that provided greater flexibility for the Navajo Nation.^{clxxi}



Obama's Gainful Employment Regulation: Hindering Opportunity for Arizona Veterans and Working Class Parents *(\$4.3 Billion in Regulatory Costs)*



What is the Gainful Employment Regulation?

In 2009, the Department of Education (ED), began crafting the “Gainful Employment” regulation, which unfairly targeted for-profit colleges and universities.^{clxxii} Specifically, ED’s unfair and targeted regulation will require highly successful for-profit colleges and universities in Arizona such as the University of Phoenix and Grand Canyon University to meet certain standards regarding debt-to-income rates of their graduates, while state and private universities will have no such accountability standards. Most would agree that colleges and universities should have some skin in the game when it comes to graduation rates and student debt. Instead of selective targeting where the government picks winners and losers, ED should push policies that hold all higher education institutions to the same standard to ensure traditional and non-traditional students have access to quality education.

Impacts on Arizona

- ✗ ED’s Gainful Employment Regulation will cost \$4.3 billion and result in 6.9 million paperwork hours.^{clxxiii}
- ✗ Obama’s gainful employment rule and the Administration’s anti-for-profit education agenda harms the very students they claim to protect – Arizona veterans, working families, and other non-traditional students – by limiting access to fully-accredited colleges and universities.



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- ✗ The regulation unfairly targets and undermines Grand Canyon University in Phoenix, Arizona. According to Phoenix Mayor Greg Stanton, "[a] thriving and growing Grand Canyon University is hugely important to the future of our city. We don't have a choice. We have to increase the college-attainment of our population...They really have done right by west Phoenix. Grand Canyon is an anchor of the community ... I've never been concerned with their status as a for-profit or a nonprofit. It's way, way more important that they crank out highly educated, qualified graduates in nursing and education, business and areas where they excel."^{clxxiv}
- ✗ ED's gainful employment regulation unfairly targets the University of Phoneix which has a long history of serving working adults and others for whom traditional university schooling is unavailable. With just over 1,400 faculty and 6,300 staff in Arizona alone, the University of Phoenix is a significant member of the Arizona and broader higher education community.^{clxxv}

Efforts to Roll-Back President Obama's Regulatory Assault on Higher-Education Opportunities for Non-traditional Arizona Students

✂ On February 10, 2011, Senator McCain sent a letter to then-Secretary of Education Arne Duncan.^{clxxvi}

✂ In 2012, the U.S. District Court Judge struck down the majority of the gainful employment regulation, citing the regulation as "arbitrary and capricious."^{clxxvii}

✂ On May 27, 2014, Senators McCain and Flake sent a letter to then-Secretary of Education Arne Duncan expressing serious concerns about ED's second attempt at the onerous rule. The letter stated "[a]s proposed, the Department's gainful employment regulations would establish standards...that limit student access to higher education opportunities."^{clxxviii}

✂ Senators McCain, Flake, Hatch (R-UT) and Isakson (R-GA) introduced a bill that would increase transparency and accountability by requiring ED to determine the impact of the rule on all students participating in federal financial student aid – not just those at for-profit institutions – in order to better understand the impact on the higher education system.^{clxxix}

The Senate Labor, Health and Human Services, and Education Appropriations bill for fiscal year 2016 included language that would prohibit funding for the gainful employment rule.^{clxxx}

Unfortunately for Arizona students seeking to pursue their higher education dreams, the language was removed in the Omnibus spending bill that passed Congress on December 18, 2015.





OSHA's Unworkable Silica Rule (*\$9 Billion in Regulatory Costs*)



What is OSHA's Silica Rule?

The Occupational Safety and Health Administration, also known as OSHA, released the Silica Rule in an attempt to reduce workers' exposure to airborne crystalline silica in a multitude of different industries.^{clxxxi} As the National Federation of Independent Business has pointed out, "[t]he importance of crystalline silica to private industry cannot be overstated." As the second most abundant mineral in the earth's crust, silica is critical to industries including construction, manufacturing, and agriculture, transportation, defense, and technology. Crystalline silica is also found in "steel, abrasives, paints, high-tech equipment, glass, ceramics, and thousands of consumer products."^{clxxxii} It is important to note that significant steps have been taken to reduce the exposure to silica, as deaths to silica exposure have decreased by 89.2 percent.^{clxxxiii} While most would support protecting workers' health, it is important that any regulation does not harm jobs, considers available technology, and takes into account steps industry is taking to better protect workers.

Impacts on Arizona

- ✗ Complying with OSHA's Silica rule will have significant impact on the Arizona's small business community. According to a report by the American Action Forum, "OSHA's own profiles of the affected industries, roughly 99 percent of the more than 650,000 affected entities are considered 'small business or gov[ernment] entities,' and roughly 89 percent are 'very small entities' (those with less than 20 employees)."^{clxxxiv}
- ✗ OSHA's analysis of this burdensome rule estimates that 121 industries will be impacted by OSHA's overreach including dentistry, agriculture, defense, pottery and ceramics, plumbing, stone manufacturing, concrete, foundation, structure, building exteriors contractors, specialty trade contractors, and many more.^{clxxxv, clxxxvi}
- ✗ According to the Arizona Builders Alliance, which represents over 270 companies in the commercial and industrial construction industry, "OSHA's final rule is technologically



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and economically infeasible and simply will not work in the real world of construction.”
clxxxvii, clxxxviii

- ✗ The Silica regulation will come at a cost of \$9 billion and require 2,585,164 hours of paperwork to comply.^{clxxxix}
- ✗ According to the National Association of Home Builders, “[t]he cost of this most significant health and safety rule ever issued for the construction sector will be passed to the consumer in the form of higher prices.”^{cxc}

Efforts to Roll-Back OSHA’s Overreach on Arizona Small Business

- ✂ The Senate Appropriations Committee included commonsense language that prohibits funding for OSHA to implement the Silica Rule until it:
 - ✂ Conducts a Small Business Regulatory Enforcement Fairness Act review; and
 - ✂ Commissions an independent study by the National Academy of Sciences to examine the ability of industry to comply with proposed exposure limits and the ability of personal protective equipment to safeguard employees, among other things.^{cxi}
- ✂ Ultimately, the appropriations bill did not pass and President Obama would have most likely vetoed the bill if it included the language.



FHA Condo Regulations: Cutting off the Dream of Home Ownership for Arizona First-Time Homebuyers

(Putting Homeownership Out of Reach)



“Since the 2008 housing crisis, the Arizona housing market has struggled to get to where it is today. Arbitrarily increasing the regulatory burden on the Arizona condo sector makes it harder for first-time home buyers to purchase homes and does little to protect the American taxpayer.”

– U.S. Senator John McCain

For many Arizona first-time homebuyers, a condominium is an attractive and affordable option when considering home ownership. Furthermore, many Arizona communities and cities are experiencing tremendous growth making condos vital to affordable housing plans. Unfortunately for Arizona, in 2010, the FHA decided to further regulate its condo financing programs harming the people they are primarily responsible to serve – first-time home buyers.

Impacts on Arizona:

- ✗ According to the National Association of Realtors, FHA’s condo regulations limit “access to one of the more affordable homeownership options” for first-time homebuyers, young families, single adults, and older adults looking to downsize.^{cxcii}
- ✗ FHA’s condo regulations have placed the dream of homeownership out of reach for many.
- ✗ FHA’s condo regulations caused the majority of U.S. condo associations to leave FHA’s condo financing program. According to the *Washington Post*, which cited a Community Association Institute report found, “fewer than 14,000 of the 152,000 condo associations in the United States are now eligible for FHA loans.”^{cxci}



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Efforts to Roll-Back FHA's Regulatory Assault on Arizona First-Time Homebuyers



On July 14, 2016, Senator McCain supported the passage of H.R. 3700, the "Housing Opportunity Through Modernization Act", which will loosen FHA's burdensome regulations on condominium financing in Arizona.^{CXCIV, CXCV} The bill became law on July 29, 2016.



Obama's Government-Mandated Project Labor Agreements: Raising the Cost of Federal Construction Projects in Arizona (20% Increase in Costs)



"Arizona taxpayers win when competition is required with federal contracts."
– U.S. Senator John McCain

What Are Project Labor Agreements?

Just a few short weeks after President Obama was inaugurated, he signed an Executive Order (EO 13502) that would "encourage" federal agencies to use Project Labor Agreements (PLA) on federal construction projects costing \$25 million or more.^{cxcvi} A PLA is when the federal government requires government construction and other contracts to be managed by a unionized workforce and rules. Since the mandate went into effect, 18 states, including Arizona, have enacted laws and executive orders that would restrict PLAs on state and local projects.

Impacts on Arizona

- ✗ PLAs increase costs of construction projects by as much as 20 percent and slow down construction schedules.^{cxcvii}
- ✗ PLAs limit competition in federal contracts which leads to increased costs for Arizona taxpayers.
- ✗ Arizona non-union companies wishing to bid on federal government contracts are locked out.



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- ✗ Given that the majority of Arizona construction workers are non-union, PLAs would guarantee jobs for union employees outside Arizona.
- ✗ Arizona Associated Builders and Contractors: “[W]hen the government requires a project labor agreement on federal or federally assisted projects, the American public suffers from inefficient, anti-competitive, and discriminatory procurement policies the unnecessarily raise the cost of public projects between 12 percent and 18 percent on average.”^{cxviii}
- ✗ Arizona Chapter of Associated General Contractors: “PLA’s are problematic because they require non-union contractors to be bound to union wages and work practices, create adverse selection for health insurance and potentially bind the contractors to unfunded pension liability. They also preempt previously negotiated private contracts.”^{cxix}

Efforts to Roll-Back President Obama’s Regulatory Assault On Arizona

- ✂ Arizona is a right-to-work state, which allows Arizona employees to decide for themselves if they want to join or pay unions dues.
- ✂ In 2011, Arizona banned PLAs on state and local construction projects.^{cc}
- ✂ Senator McCain voted for a budget amendment offered by Senator Flake that would prohibit government-mandated PLAs. It was the first time the U.S. Senate passed a bill that contained a PLA restriction.^{cci}



EPA Regulation Hits the Brakes on Arizona Racing

(\$1.3 Billion in Regulatory Costs)



"Motorsports are immensely popular in Arizona, which is home to the world-class Phoenix International Raceway. Despite the sport's importance to the local and regional economy, the EPA is trying to put up roadblocks on racing vehicles." – **U.S. Senator John McCain**

What is EPA's Racing Regulation?

In 2015, the EPA proposed a rule that would make vehicles modified for track racing illegal.^{ccii} Under the proposed rule, the penalty for anyone who used a sports car or motorcycle for racing would be as high as \$37,500 per violation.^{cciii} Using its ever-expanding rulemaking powers, the EPA issued a 629-page document stating that anybody who converts an emissions-certified vehicle into a race vehicle is violating the *Clean Air Act*. This is despite the fact that for decades, motorsport enthusiasts have often made "mods" to their vehicles before a racing competition to enhance performance. In fact, an entire automotive parts industry has been built around supporting this great American heritage. Fortunately, racing enthusiasts were able to take a victory lap in July 2016 when EPA announced it would rescind that specific requirement in its proposed rule after tremendous public outcry. EPA still insists it could come back at any time and re-issue its regulations to sideline racing vehicles.^{cciv}

Impacts on Arizona

- ✗ Arizona is home to more than a dozen motorsports parks which host thousands of people every year to participate in novice to advanced road racing track competitions.
- ✗ Some of the larger motorsport parks in Arizona contribute about \$500 million annually to the local economy each and support over 5,000 jobs each.^{ccv}
- ✗ As any Arizona car owner knows, the State Department of Motor Vehicles is responsible for conducting vehicle emission checks. Nationally, the EPA's new emission regulations



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could create an estimated \$1.3 billion in added regulatory compliance costs and 63,250 hours of paperwork.^{ccvi}

- ✗ The EPA's racing regulation would also directly impact the Arizona motorsports parts industry such as PJ1 Brands in Scottsdale.^{ccvii}

Efforts to Cut the EPA Red Tape from Arizona Racing

- ✂ Senator McCain cosponsored the *Recognizing the Protection of Motorsports Act of 2016* (RPM Act), a bill that would make clear that racecars are not included under the *Clean Air Act*. The bill is awaiting a hearing in the Senate Committee on Environment and Public Works.^{ccviii}



DOE's Efficiency Standards: Regulating Everything in Arizona Homes and Probably the Kitchen Sink (*\$168 Billion in Regulatory Costs*)



"The DOE has been extremely efficient with issuing a multitude of burdensome energy efficiency regulations. So efficient in fact that appliance manufactures and small businesses in Arizona warn they can't keep up and are at risk of folding." – **U.S. Senator John McCain**

What are DOE's Efficiency Regulations?

The U.S. Department of Energy (DOE) continues to push a plethora of energy efficiency regulations that the Obama Administration says it wants implemented before the end of 2016.^{ccix} These rules include new conservation standards and testing procedures for appliances ranging from air conditioners, small electric motors, ceiling fans, lamps, and pool pumps just to name a few.^{ccx} Almost everyone supports energy efficiency, but a growing number of families, small businesses and manufacturers have warned that DOE is producing so many new rules at such a fast pace that industry and family check books cannot keep up.

Impacts on Arizona:

- ✗ According to the American Action Forum, these energy efficiency regulations come with a cost \$168 billion which amounts to \$13,050 per Arizona household.^{ccxi}
- ✗ The new rule will impact everyday appliances, such as:
 - ✗ Air Conditioners: According to HVAC businesses in Arizona, these energy efficiency regulations will impact all areas of the HVAC industry. The distributors who sell HVAC equipment and the general contractors who install and service HVAC equipment in Arizona will have less work, while the manufacturers of all HVAC components will have less orders. This will all translate into higher costs



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for Arizonans. The rule will make replacing an air conditioner will be more costly.^{ccxii}

- ✗ Dishwashers: DOE estimates that the new rule will increase the installation cost of a new dishwasher by \$99 and that 53% of all purchasers will never recover from the higher upfront installation costs.^{ccxiii}
- ✗ Dryers: New dryer regulations would cost consumers an additional \$12 upfront to save just \$14 over the dryer's lifetime (an average of 16 years).^{ccxiv, ccxv}
- ✗ Water Heaters: This will impact Arizona Homeowners who need to replace existing water heaters. Potentially leading to structural changes to your house and higher purchase costs.^{ccxvi}
- ✗ Gas Fireplaces: This billion dollar regulation will make it more expensive for consumers to buy gas fireplaces.^{ccxvii}
- ✗ Furnaces: Yet another proposed rule would mandate that all natural gas furnaces in homes be 92% efficient.^{ccxviii}
- ✗ Wine Refrigerators: It is estimated that the test required by this rule would cost the average small business \$12,500 just in testing costs.^{ccxix, ccxx}

Efforts to Roll Back DOE's Regulatory Flurry

- ✂ The House Energy and Water Appropriations bill includes language that prohibits funding for DOE to implement the dishwasher, vending machine, ceiling fan.^{ccxxi, ccxxii}
- ✂ Both the Senate and the House introduced bills to prevent DOE's ceiling fan regulation.^{ccxxiii}
- ✂ Senator Hoeven (R-ND) introduced a bill that would prohibit the DOE from moving forward with their gas furnace regulation until, among other things, it is determined that the regulation is technically feasible and economically justified.^{ccxxiv}

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