

The Texas Sunset Commission Conducted A Review Of Short-Term Borrowing Regulations

The Texas Sunset Commission reviews every state agency for efficiency and continued relevance every ten years on a rotating basis. The Legislature must enact legislation to reauthorize an agency.



Throughout 2018 and 2019, the Texas Sunset Commission conducted an exhaustive review of the Office of the Consumer Credit Commissioner (OCCC) and all of our current short-term borrowing laws and regulations. The findings and recommendations were presented in the form of a bill reauthorizing the consumer credit chapters in the Finance Code. The Legislature passed the bill and it was signed into law by Governor Abbott in June of 2019.

1 Sunset Staff Evaluation

Sunset staff performs extensive research and analysis to evaluate the need for, the performance of, and improvements to the agency under review.

- Reviews agency's self-evaluation report
- Receives input from interested parties
- Evaluates agency and identifies issues
- Develops recommendations and publishes report

2 Sunset Commission Deliberation

The Commission conducts a public hearing on the staff report and the continued need for the agency. After public comment, The Commission meets again to vote on recommendations.

- Staff presents recommendations
- Agency presents response
- The Commission hears public testimony
- The Commission meets again to consider and vote on recommendations

3 Sunset Commission Recommendations

The full Legislature considers the Commission's recommendations and makes final determinations. A bill must be passed to reauthorize an agency.

- Sunset bill on an agency is drafted and filed
- The Senate and House conduct committee hearings and debate the bill
- Bill passes or fails adoption
- Governor signs, vetoes, or allows the bill to become law without signature

APPROVED

