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House of Representatives

The House met at 10 a.m. and was called to order by the Speaker pro tempore (Mr. STEWART).

DESIGNATION OF SPEAKER PRO TEMPORE

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

WASHINGTON, DC.
October 7, 2015.

I hereby appoint the Honorable CHRIS STEWART to act as Speaker pro tempore on this day.

JOHN A. BOEHNER,
Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 6, 2015, the Chair will now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

The Chair will alternate recognition between the parties, with each party limited to 1 hour and each Member other than the majority and minority leaders and the minority whip limited to 5 minutes, but in no event shall debate continue beyond 11:50 a.m.

CONGRESS SHOULD FOCUS ON FIXING OUR PROBLEMS HERE AT HOME

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. JONES) for 5 minutes.

Mr. JONES. Mr. Speaker, the recent news about Afghanistan is, at best, distressing. Soon Congress will be debating an increase in the debt ceiling so we can borrow more money to pay our bills. The sad part is that some of that money will go to Afghanistan.

Three recent headlines are most discouraging:

One from the Fiscal Times, September 23, ''U.S. Wasted Billions of Dollars Rebuilding Afghanistan.''

The second headline from the New York Times, October 1, ''Afghan Forces on the Run.''

The third headline, ''U.S. Soldiers Told to Ignore Sexual Abuse of Boys by Afghan Military Leaders.''

I am so outraged about the third headline story that I am demanding answers on the Pentagon's policy of permitting Afghan men to rape young boys on U.S. military bases. I have written a letter to the chairman of the House Armed Services Committee and asked him to hold hearings on this issue. We need to get to the bottom of this.

Afghanistan is the graveyard of empires. We are headed to the graveyard. We need to borrow money just to carry on the needless war. We need to borrow money just to pay our bills.

We are over $18 trillion in debt, and President Obama signed us up for 8 more years in Afghanistan, 8 more years of wasted money. No one even listens to John Sopko, the Inspector General for Afghan Reconstruction, who has testified before Congress many times. He releases report after report detailing the waste, fraud, and abuse in Afghanistan, and no one in Congress seems to care.

According to Sopko, we have spent more in 14 years trying to shape Afghanistan into a functional country, which is a fool's errand, at best, than we did on the entire Marshall Plan to rebuild Europe after World War II.

In the next fiscal year, we will spend $42.5 billion in Afghanistan, and the Congressional Budget Office estimates that we will spend $30 billion a year for the next 8 years. We are committed to staying in Afghanistan. This is the longest war in the history of America.

History has proven that we will never change this tribal nation and we should stop trying. Instead, let's focus on fixing our problems here in America.

The little girls beside me, Mr. Speaker, Eden and Stephanie Balduf, their daddy was training Afghanistan citizens to be policemen, and they were shot and killed by the man they were training. Poor little girls represent so many families whose loved ones have died in Afghanistan for nothing but a waste.

With that, Mr. Speaker, I ask God to please bless our men and women in uniform, please bless America, and, God, please wake up the Congress before it is too late on Afghanistan.

UMPQUA COMMUNITY COLLEGE SHOOTING

The SPEAKER pro tempore. The Chair recognizes the gentleman from Oregon (Mr. BLUMENAUER) for 5 minutes.

Mr. BLUMENAUER. Mr. Speaker, last Thursday another horrific episode of gun violence—the seemingly unrelenting stream of tragedy and horror—only this time it was visited on Oregon, in a modest mill town of Roseburg.

The scene of the carnage was a picturesque, some would say idyllic, community college campus just north of town, where a shooter burst into a classroom at Umpqua Community College and started methodically killing nine people, wounding seven others.

On the 274th day of 2015, this was the 294th such episode. President Obama made an impassioned, forceful, and poignant response—at once fierce and sad, as eloquent as anything I have heard him say throughout his political career.

And who could blame him? Not a single calendar week has passed during his second term without another mass shooting.

The core of his message was the question for all Americans, especially the apologists for gun violence: Why is the United States the only developed country in the world that cannot protect

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our families from gun massacres? No other country comes remotely close to this carnage. Why should we lose 15 times as many as our family members as Germany every year?

When other countries like Canada, Britain, and Australia—that are probably more similar to our country than any others—why were they able to respond not just with outrage or moments of silence, but with action after mass shooting events, to make a difference, to make their families safer, 10 times safer in Australia than in the United States? It is past time that people who claim to be leaders in both parties answer this question.

I am pleased that the response from my party was not one of hopelessness, resignation, or ''stuff happens,'' but instead calls to action with simple, commonsense steps that are widely supported by the American public.

I am pleased that Hillary Clinton was first and foremost with a strong call to action. I am pleased that Senator BERNIE SANDERS appears to be changing his attitude and policies on gun safety.

It is interesting that two Democratic Senators running for re-election last year, Mark Begich and Mark Pryor, who cast what I can only describe as a craven vote against universal background checks, lost anyway. It ought to be a message about our values and our direction. I am hopeful that there will be greater accountability for both parties to supply solutions.

There is no excuse for ours to be the only developed country that cannot protect our children. The American public should demand answers from everyone who pretends we can't protect our children. Ours is the only country, for instance, where leaders prohibit the government from even investigating gun violence, its causes, and solutions.

The President exhorted us to not be numb to gun violence. One is hopeful in the midst of this unprecedented bizarre Presidential nominating process, already in full swing, with more than a year yet to go, that perhaps we have the opportunity to make sure this doesn't leave the national political stage.

With comments like Republican candidate Ben Carson condemning President Obama's decision to visit and console the families in Roseburg in a private meeting, that somehow he would wait for the next one, it is stunning.

I was in Springfield, Oregon, when President Clinton visited those families, consoling them, demonstrating compassion and the concern of the country. It was a sign of respect and was moving to all who witnessed it. I can't imagine a more callous, heartless remark than that of Dr. Carson, who would wait until the next one.

Reasonable people should ask reasonable questions about reasonable solutions and demand from politicians their answer to the question: When stuff happens, why can't we protect our families from this slaughter, and what are they prepared to do to change it?

HONORING ERCELLE S. CARTER'S 100TH BIRTHDAY

The SPEAKER pro tempore. The Chair recognizes the gentleman from West Virginia (Mr. MOONEY) for 5 minutes.

Mr. MOONEY of West Virginia. Mr. Speaker, I rise today to honor Mrs. Ercelle S. Carter of Institute, West Virginia, who is celebrating her 100th birthday on October 25, 2015.

Ercelle was born on October 25, 1915, in Fayetteville, West Virginia. She is one of two children of John Saunders and Harriet Agee Saunders.

Growing up, she attended Levi Elementary, Boyd Junior High School, and graduated from Garnet High School in 1933. She enrolled at West Virginia State College and graduated with degrees in home economics and elementary education in 1937.

On April 27, 1940, she married Ulysses Grant Carter. They were married for 53 years, until his death in 1993.

Ercelle was a homemaker and a stay-at-home mom until 1959, when she began her professional career as a teacher at Shawnee Elementary School and retired from Mound Elementary in 1979.

Ercelle has led an outstanding life, highlighted with her love of family and service to her community. I wish her many more years of health and happiness.

CONGRATULATING EVANS ELEMENTARY OF JACKSON COUNTY, WEST VIRGINIA

Mr. MOONEY of West Virginia. Mr. Speaker, I rise today to congratulate Evans Elementary of Jackson County, West Virginia, for the honor of being named a National Blue Ribbon School for 2015.

The National Blue Ribbon Schools Program was created in 1982 under President Ronald Reagan's Secretary of Education Terrel H. Bell. The program was designed to celebrate achievements of both public and private elementary, middle, and high schools which have excellent performance or have substantially reduced the performance gap for disadvantaged student populations.

This is a tremendous honor given to only two schools in West Virginia and only 335 schools nationwide this year. I am proud of the hardworking teachers, faculty, and students that achieved this honor. Their pursuit of academic excellence is inspiring, and I hope their success can be replicated across our State.

UMPQUA COMMUNITY COLLEGE SHOOTING

The SPEAKER pro tempore. The Chair recognizes the gentleman from Illinois (Mr. QUIGLEY) for 5 minutes.

Mr. QUIGLEY. Mr. Speaker, last Thursday Americans witnessed yet another tragedy with the fatal shooting of nine people in Roseburg, Oregon, five young kids who had so much more life left to live, three adults who had gone back to school to better themselves and their families, and an assistant professor of English who used his writing talents to teach others, all gone too soon.

Their lives are lost in tragedy, the kind of tragedy that our Nation has suffered with increasing regularity. There have been more mass shootings this year than there have been calendar days, 294 mass shootings in less than 280 days.

In 2015 alone, there have been nearly 40,000 gun violence tragedies, with nearly 10,000 people killed and 20,000 wounded. Yet, sadly, each gun violence tragedy is met with another tragedy here in Congress, the tragedy of inaction.

People are dying. People are dying from gun violence every single day in America, and this Congress does nothing. As President Obama said last week, ''We collectively are answerable to those families who lose their loved ones because of our inaction.''

I have been a Member of the House of Representatives for nearly 7 years. In that time, tens of thousands of lives have been lost, but this body has refused to hold even one hearing addressing the gun violence epidemic that is plaguing our country.

In that time, not even once have we had a vote on the floor on anything, anything related to gun violence, and it is not for lack of ideas. We know from other countries what works. Other countries, not much different from ours, have tackled this issue with remarkable results.

More than 90 gun-related bills offering various ways—large and small—for us to lessen the death toll are just sitting in committee waiting for action; yet, we refuse to even try.

And forget about new gun laws. Congress has made it harder for law enforcement to carry out current laws. It has gotten so bad that Congress refuses to allow Federal agencies to even study this issue because they are afraid of what doctors and scientists will tell them.

□ 1015

In June, during the Labor-HHS-Education markup and just 1 week after the tragedy in Charleston, an amendment to end the 20-year prohibition on Federal funding on research related to gun violence was defeated by a unanimous Republican majority. Congress refuses to act and stands in the way when others try.

Why is this issue different than others? What is it about these lives that matter less than those lost to terrorism or car accidents or cancer? Unless the status quo in Congress changes, we will continue to lose American lives to gun violence.

In June, I urged my colleagues to break the silence, stop the violence, and start the conversation about gun violence in America. We were reeling from the tragedy in Charleston, and I recounted the other lives we had lost

to guns in the Navy Yard, Northern Illinois University, Virginia Tech, Columbine, Aurora, Roanoke, Sandy Hook, Tucson, and Fort Hood.

I asked my colleagues when will enough be enough? When will we realize and acknowledge that this type of mass violence does not happen in other advanced countries? When will we finally be able to have a national discussion about gun violence?

The answer by House leadership has been a resounding silence.

The first tragedy of last week was the loss of nine American lives. The second tragedy is the continuing inaction of Congress to do anything about it.

No legislation will stop every tragedy, but passing commonsense gun laws will at least stop some. It is the least we can do to honor the memory of those we have lost to gun violence and prevent the list of lives lost from growing.

RED LAND LITTLE LEAGUE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. PERRY) for 5 minutes.

Mr. PERRY. Mr. Speaker, I am humbled to extend my sincere congratulations and express my profound pride and admiration to the players and coaches of Red Land Little League in Lewisberry, Pennsylvania, who recently returned home from the Little League World Series as the 2015 United States champions. I am privileged to represent these fine young players and their coaches, families, and supporters.

This team's perseverance and determination on the road to the Little League World Series and subsequent championship makes them, among a myriad of other things, outstanding role models. The team's core values provide the foundation for their success:

''Red Land Little League Baseball is committed to the purpose of implanting firmly in the youth of the Red Land area the ideals of good sportsmanship, honesty, loyalty, courage and respect for authority, so that our children may be well adjusted, stronger and happier and grow to be decent, healthy and trustworthy adults.''

These values served the team well as they won the 2015 Little League Baseball Mid-Atlantic Region Tournament with a 3–0 record. Throughout the tournament, Red Land outscored their opponents 36–5, and they continued their momentum with an 18–0 victory over Midwest Little League.

As we all know all too well, a great sign of strong character is how you handle adversity. Red Land faced that challenge and persevered in its next two games with a 9–8 victory over the Southeast team and a 3–2 victory over the Southwest team to earn the U.S. Championship. Despite a truly impressive and valiant effort, the team came up short on the world championship with a loss to Japan. However, Red Land's character, resilience, teamwork, and sportsmanship will be remembered long after the final results of that one game.

The team motto, ''#whynotus,'' became the rallying cry for a team that first inspired their community and went on to inspire our Commonwealth, our Nation, and the world.

One of our Fourth District residents summed it up perfectly: ''We were a little-known town that nobody even knew existed. Now, everyone around the world knows where we are.''

I am privileged and honored to recognize these players and coaches of the U.S. Champion Red Land Little League here today:

Adam Cramer
Jake Cubbler
Jaden Henline
Braden Kolmansberger
Chayton Krauss
Kaden Peifer
Ethan Phillips
Dylan Rodenhaber
Zack Sooy
Cole Wagner
Camden Walter
Bailey Wirt
Jarrett Wisman
Manager Peifer

Assistant coaches J.K. Kolmansberger and Bret Wagner.

I know I speak for my colleagues when I express our heartfelt thanks and congratulations to our U.S. champions today. The values they have demonstrated in earning this title are the values that make America the greatest country in the world. We need young people like them, with strong character and leadership, to ensure these values are passed to future generations. I, for one, am excited to see what else these guys will accomplish as they move forward with their lives and future adventures.

Lest we forget, such achievements require the support of countless others behind the scenes. On behalf of the United States House of Representatives, I extend my heartfelt thanks and appreciation to the families and friends who devoted countless amounts of time, effort, and support on Red Land's path to the U.S. Championship. This team was away from home for many weeks as they took this journey, and this kind of triumph doesn't happen without exceptional devotion and teamwork from all spokes on the wheel.

Finally, I truly commend the citizens of Lewisberry, Pennsylvania, its surrounding community, and the people across Pennsylvania and the United States who mobilized behind this team to drive and push their momentum.

Mr. Speaker, it is my great honor to recognize our 2015 Little League World Series United States Champions, Red Land Little League, joining us in the balcony here this morning.

Today, we join the team's rallying cry, which is, ''We are Red Land.''

GUN VIOLENCE ACROSS MARYLAND

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Maryland (Ms. EDWARDS) for 5 minutes.

Ms. EDWARDS. Mr. Speaker, in 280 days, Maryland has lost 301 lives to gun violence. That is 301 families that have lost mothers, fathers, brothers, sisters, sons, and daughters to domestic violence, mental health, and just plain old violence with a gun.

It is time for my colleagues to stand up to listen, to take on the National Rifle Association, and to stop the flood of gun violence that is ravaging our communities in Maryland and across the country.

Let's do that in the names of:

Stefon Donnell Powell; Leon Flemming; Karim Bonner; Josphat Kobia; Matthew Thomas; Everett Thomas; John David Walsh; Troy R. Preston; Robert Durham Thomas; Darius White; Jamal Allen; Anthony Richardson; Seydina Oumar Soumagel; Donte Downer; David Hall; Harry Smith; Tyrone Archer, Jr.; Jason Ballard; Donald Gaff.

Ashanti Lynnae Ballard-Velez; Jason Ballard; Davon Johnson; Stephen Forman; James Smith; Stephen Vaise; Victor Underwood Black; Marvin Barrett; Edward Donnell Bright, Sr.; Derrick Dargan; Tavares Swinson; Allan Bartlett Poole; James Maurice Edward, Jr.; Malik Fuller; Jawan Goode; Own Crayton; Christopher Hagerman; Anthony Reese; Dwayne Reid; Markez Jones.

Djuan Tillet; Tiesha Rogers; Terry Garnett, Jr.; Terrell Walston; Dayonte Matthew; Jonathan Lopez; Alton Wallce III; Johnie Green; Mary Green; Mark Green; Antwon Marque Coleman; Richard Anthony Jackson; Sterling Day; Daniel Brooks; Jarrell Hicks; Victor Gwaitney; Andre Robinson; Kemmontay Mitchell; Jeremy Ward; Ricky Shawatza Hill.

Keaway Lafonz Ivy; Jamar Green; Steven Jackson; Eugene W. Tolley; Thomas Peterson; Linda Ota; Tywaun Short; Lawrence Buckner; Gilbert Mendoza; Vedrana Mendoza; Molly Mendoza; Rondal Metzger; Mary J. Glacken; Kevin Hill; Jamal Rosebourgh; Mark Nicholson; Carvell Jones; Mark McKenna; Reanna Lynn Greene; Daquain Tate.

Martin Brooks; Ricky Chambers, Jr.; Andre Hunt; Davon Williams Johnson; James Maurice Johnson; Yogesh Sheth; Bryon Showell; Levi Buck; Khai Hebron; Elliot B. Cheston, Jr.; Cornelia M. Cheston; Robert Scott Slaughter; Keith Watts; Rodney Vandette Johnson; Melissa Anne Bingham; Paul Smith; Armand Parrine; Ivan Anthony McBroom; Matthew Hughes; Odell Stewart.

Lionel Young; Harry Davis; Louis Hicks; Anthony Donnell Minick; Reginald B. Brown III; Shawn Scott; Tiffan Chisholm; Tahil Yasin; Deangelo Green; Rashard Jackson; Wade Mckinley Purvey; Eric Diggs, Jr.; James

Skinner; Shawn Hickman; Kelvin Warfield; Rupert Everton Samuels; Michael Smith; Craig Deshields, Jr.; Jarmar James; Darell Alston, Jr.

Robert Michael Mange; Lamont Scurry; Charles Adams; Tyrin Diggs; James Mckoy; Hassan Fields; Bruce Fleming, Jr.; Umika Smith; Charles Jackson, Jr.; Shaquil Hinton; Charles Dobbins; Keith Leon Booze; Jennifer Jeffrey Browne; Kester ''Tony'' Browne III; Justin Mensuphu-Bey; Eladio Bennett; Pierre Rafael Edwards; Terrell Patterson; Marie Shade Adebayo; Gerald Smith.

Tony Moody; Davontay King; Kevin Jones; Ronnie Walden; Arnesha Bowers; Elery Hudson; Antoine Johnson; Jamon Corprew; Curtis Mitchell; Jerome Grant; Eric Bernard Talbert; Brandon Brown; Michael S. Montgomery; Bruce Wayne; Bernard Dorsey; Allen Durant Gilbert; Henry McArthur; Tommy David Thomas; Spencer Lee McCain; Terrence Demond.

Brian Augins; Ivan J. Cox, Jr.; Lonnie Bernard Paye, Jr.; Nathaniel Wheeler; Edward Burroughs; Craig Ivan Corbin, Jr.; Derwin Jones; Gerald Thompson; Jacqueline Parker; Lamont Randall; John F. Davis; Eric Renard Forrester; Gary Jackson; Steven Justin Lewis; Darrius Johnson.

Tyrell Hardy; James Ricardo Smith; Dante Barnes; Gregory Higgins; Tyrone Johnson; Marvin Coston, Jr.; Frederick Samuel Taylor; Daryl Sylvester King; Ronald Davon Penn; Robert Lee Jackson; Damon Tisdale; Delvin Trusty; Terron Singleton; Julian Roary Sr.; Julian Roary Jr.; Ian Roary.

Adrian Kinard; Hudson Bhagwat; Albert Mullen; Jefferson Bolden; Daquan Mason; Clerow Myers III; Damon L. Ramsey; Cody Lacey; Charles Diggs; Marcus Downer; Jaswinder Singh; Michael Polston; Lorod C. Warner; William Hasenei; Robin Hasenei; Donte Dixon, Jr.; Gregory Tynes; Terrence Boy; Alvin Phillips.

Dommeir D. Deshields; Shakina Marie Perkins-Moody; Christopher Lowel Giles; Joseph Titus Abariko; Sandeep Bhulai; Jerome Smith; Steven Frank Krug; Kelly Lorraine Shortt-Hamilton; Daniel Ray Shortt, Sr.; David Lamont Nolan; Marquis Caldwell; Franklin Morris; Tyrik Adams; Melvin Heckstell; Asshams Pharoah Manley; Tyrone Anthony Creighton; Christopher Allen Garrett; Kevin Carey; Felix Nazas; J.R. Reid Franklin.

Paul Hilroy Passley; Brandon Smith; Angelo Yancy; Jajuan Mcrae; Charles S. Hall; Karlyn Serane Ramirez; Ryan Mims; Michael Thompson; Tryonte Worrell; Keith Gale; Kason Williams; Taurean Beard; Stonie Baker; Joshua W. L. Hodge, Sr.; Romel Simms; Kirk Butler; Michael Nichols; Thomas Meehan; Troy Midder; Darris Darnell Davis.

Darius Edward White; Tonyado Johnson; Pierre Epps-Hamilton; Dante Lamont Barnes; Michael John Compton; Antonio McNeil; Cecil Harris; Kevin Cannady; Rayshawn Jones; Javon Langston; Amir Billings; Keith Harrison McLeod; Tayvon Wilson; Junanito Mosquita; Brian Johnson; Ernest Lott; Garland Johnson; Deyquawn Charvez Cooper; Tylique Proctor; Gordon Williams; James Gaylord; Harry James Smith, Jr.

It is time to end the violence. It is time to end the silence. It is time for this Congress to do something.

AMULYA GARIMELLA—2015 DISCOVERY EDUCATION 3M YOUNG SCIENTIST CHALLENGE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. ROTHFUS) for 5 minutes.

Mr. ROTHFUS. Mr. Speaker, I rise today to congratulate an outstanding student scientist in Pennsylvania's 12th Congressional District, Amulya Garimella. She is one of 10 finalists from across the Nation in the 2015 Discovery Education 3M Young Scientist Challenge.

The challenge posed to student scientists across the country was to develop an invention that positively impacts the community. Amulya's proposal for a distraction-monitoring system that alerts users to distraction by measuring EEG brainwaves earned her a place as a finalist, and her selection is well deserved.

Amulya worked directly with a 3M scientist during a summer mentorship program to transform her concept into an actual prototype. She will present her invention during the competition's final event, which will take place next week at the 3M Innovation Center in St. Paul, Minnesota.

As an ardent supporter of STEM education in western Pennsylvania, I am very glad that one of our own students is representing us in this exciting competition.

I know Amulya has made her family and teachers proud, and Pennsylvania can be proud of her as well. She stands out as one of tomorrow's brightest leaders in science and technology. Her accomplishments serve as an inspiration for other young people.

It is students like Amulya that will help keep America a leader in scientific and technological innovation in a global economy.

I wish Amulya all the best in the rest of the competition and congratulate her again on everything she has already achieved.

WORLD-RENOWNED ROCK CLIMBER SASHA DIGIULIAN

The SPEAKER pro tempore. The Chair recognizes the gentleman from Virginia (Mr. BEYER) for 5 minutes.

Mr. BEYER. Mr. Speaker, I rise today to acknowledge and congratulate Sasha DiGiulian, a constituent and world-renowned rock climber. She is the first woman in the world and the first American to free-climb one of the most difficult routes up the north wall of the Eiger in the Swiss Alps.

I have known Sasha for a long time. She is a family friend and a schoolmate of my daughter. She began climbing at just 6 years old at Sportrock in Alexandria, Virginia, and has since become the top female climber in the world. She is small, slender, lithe, and incredibly strong. Sasha has the uncanny ability to defy gravity.

□ 1030

Sasha was the overall female world champion in 2011, is the reigning Pan-American champion since 2004, and is a three-time U.S. national champion. She is the only North American woman and the third woman in the world to climb the grade 9a, 5.14d, the hardest sport climbing grade ever achieved by a woman, doing so in Kentucky's Red River Gorge.

In August, at age 22, Sasha climbed the north wall of the Eiger, a massive 1-mile vertical rock face in the Swiss Alps. This is one of the most difficult and deadliest mountains in the world. Sixty-four people have died attempting the Eiger since 1935, earning it the German nickname ''Mordwand'' or ''Murder Wall.''

It took Sasha and her climbing partner, Carlo Traversi, nearly a month to make the climb, facing constant rockfall, rain, ice, and snowstorms throughout their ascent. Sasha became the first woman and the first American to climb the face via the Magic Mushroom route, one of the most difficult paths to the summit.

As if her accomplishments were not impressive enough already, Sasha is also a third-year student at Columbia University, where she is studying nonfiction writing and business. She has been published in National Geographic and several other outdoor publications, and is an athlete representative on the board of the International Federation of Sport Climbing.

I would like to take this opportunity to congratulate Sasha on her outstanding achievements. She is a shining example of how hard work, determination, and dedication can lead anyone to unprecedented heights. I wish Sasha all the best in her future ascents as she continues to make us proud. To paraphrase Maurice Herzog: There are other Eigers in the lives of women and men.

NEW LOCAL VA CLINIC IN PLANO, TEXAS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. SAM JOHNSON) for 5 minutes.

Mr. SAM JOHNSON of Texas. Mr. Speaker, our veterans are our protectors and defenders of our democracy. For their faithful service and sacrifice, I believe that, when our veterans return home, as a grateful Nation, we must provide these men and women with good health care.

Now, the Third District of Texas, which I represent, is a deeply patriotic community, and it is home to many veterans. To help these folks have better access to care, for several years I have been pushing for a local VA clinic to be established in our neck of the woods. Well, exactly one week ago we

got our good news that a location was finally chosen.

Our new community-based outpatient clinic will be at 3804 West 15th Street in Plano, Texas. The new Collin County VA Clinic will make a huge difference for veterans because they will finally be able to receive high-quality care closer to home. It is a huge win for north Texas, and I couldn't be happier for our community and our hometown heroes.

It was the right thing to do, and our hard work is paying off. We are looking forward to the clinic finally opening its doors in the spring. I want to thank all the folks who have helped make the local VA clinic a reality.

I especially want to thank our veterans because they are the reason this is happening. They deserve this clinic. They deserve our support. Rest assured, I will continue to be a champion for our veterans to see that we take good care of them. God bless our veterans. I salute them all.

WE SHOULD STOP TRYING TO RUN THE MIDDLE EAST

The SPEAKER pro tempore. The Chair recognizes the gentleman from Tennessee (Mr. DUNCAN) for 5 minutes.

Mr. DUNCAN of Tennessee. Mr. Speaker, the same people that got us into a very unnecessary war in Iraq are now clamoring for military action in Syria. These same people that have opposed us getting out of Afghanistan, even though our troops have been there more than three times longer than World War II, now demand action in Syria. These same people seem to want us to be at war in almost every country in the Middle East, even though things are worse now than when we started fighting there many years ago.

Surely we have learned a very costly lesson after spending trillions of U.S. taxpayer dollars and losing thousands of American lives, that we cannot run the Middle East. President Eisenhower certainly knew the horrors of war. He brought us home from Korea and kept us out of all the conflicts and little wars during his time in office.

He did not have to prove that he was tough or that he was a great military leader. Too many of our leaders or would-be leaders seem to be falling all over themselves trying to show that they are tougher than anyone else.

With our national debt now totaling more than $18 trillion, we simply cannot afford to intervene in every hotspot or conflict all around the world. This is not isolationism, this is common sense.

We should have trade and tourism with other countries and cultural and educational exchanges, but we should not be eager to go to war or send troops or drones or bombs in mainly to prove that we are great world leaders.

We have too many officials and candidates who want to be seen as new Winston Churchills. They try to turn every two-bit dictator into new Hitlers. President Eisenhower, in his most famous speech near the end of his Presidency, warned us against the military-industrial complex. Now some people say we have a security-industrial complex as well.

Most of the threats against us have been greatly exaggerated by people and companies which make big money from all of our foreign interventions.

If we would stop trying to run the Middle East, we could make our own country stronger from both a financial and security standpoint. While our intentions have been honorable, our foreign policies in the Middle East have created much hatred and resentment for us.

It was not an American bomb that went astray killing 131 people at the wedding in Yemen a few days ago, but all the reports said it was a U.S.-led coalition. So we are getting the blame.

The air attack on the Doctors Without Borders hospital in Afghanistan that killed 22 in what the Pentagon described as inadvertent was another public relations disaster for the U.S.

We need to stop trying to run the whole world. We have enough problems of our own right here at home, yet many of our leaders seem to feel more important if they are concentrating on foreign issues.

It is not the fault of the American people, but it is the fault of our liberal elitist foreign policy establishment that there is so much hatred for America in the Middle East.

This liberal elitist establishment wanted us to go to war in Syria 2 or 3 years ago, but the public outcry from ordinary American citizens was so strong against it that their plans had to be abandoned.

Now these same interventionists have figured out a way to accomplish their goal by resurrecting a Russia that no longer exists. Even the disgraced General Petraeus said at a hearing last week that Putin's foreign reserves are less than $200 billion. With his economy at home in shambles, in part, due to low prices for oil and natural gas, he cannot afford to run Syria for long, even if it were possible to do so.

If Putin wants to pursue this folly, we certainly should not try to do the same, as if it were a competitive advantage to take over a failed state. It would be especially foolish to try to take over a messed-up place like the Syria of today. Businessmen compete to take over very profitable businesses. They generally don't fight over businesses that are going under.

While the neoconservatives hate to admit it, both Assad in Syria and the leadership in Iran are allies in the fight against ISIS. ISIS has strength for two main reasons: One, resentment for our interventions in the Middle East; and, two, billions of dollars' worth of U.S. equipment abandoned by security forces that we spent billions to train who cut and run at the first sign of danger. We should not send more young Americans to fight and die for people who are not willing to fight for themselves.

Dr. Daniel Larison, a contributing editor of the American Conservative magazine, wrote a few days ago that ''the U.S. keeps stumbling ahead with a war in Syria that it doesn't need to be fighting. All of this comes ultimately from our political leaders' inability to recognize that there are many conflicts that the U.S. should avoid all together.'' Eisenhower recognized this. We desperately need a leader like him again.

Finally, Mr. Speaker, columnist Pat Buchanan summed it up best: ''If America's elites continue to assert their right to intervene in the internal affairs of nations . . . then we are headed for endless conflict.''

He said: ''There was a time, not so long ago . . . when Americans accepted a diversity of regimes abroad. Indeed, a belief in nonintervention abroad was once the very cornerstone of American foreign policy.''

HONORING CAPTAIN MATTHEW D. ROLAND

The SPEAKER pro tempore. The Chair recognizes the gentleman from Kentucky (Mr. BARR) for 5 minutes.

Mr. BARR. Mr. Speaker, I rise today to recognize a true American hero: U.S. Air Force Captain Matthew D. Roland from Lexington, Kentucky. Captain Roland gave his life in service to his country when he was killed in Afghanistan on August 26, 2015.

Captain Roland graduated in 2006 from Lexington Catholic High School, where he was a member of the National Honor Society and ran cross country. He was recognized as a born leader, motivated and dedicated to all that he did, demonstrated by his achieving the rank of Eagle Scout in high school. He earned an appointment to the United States Air Force Academy, where he graduated in 2010.

Captain Roland was an officer in the 23rd Special Tactics Squadron. He deployed 3 times in his 5 years of service, serving in many locations around the world. The tragic loss of this brave, young man, a patriot to his country, is felt by all who knew him.

Along with a grateful Nation, I honor his legacy, embrace his family, and to Captain Roland say thank you for your ultimate sacrifice for American freedom.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 40 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer:

Loving God, we give You thanks for giving us another day.

We give You thanks that You have given to us the goals of justice and the designs of freedom, and that these are our heritage as Americans.

Bless the Members of the people's House with the understanding that it is their work to develop the strategies and the plans for achieving those goals, and the trust to know that Your spirit is with them in their work.

Grace this assembly with the resolve to be faithful in its tasks, responsible in its actions, and fervent in its desire to serve a nation which, so many hope, will live beyond any current difficulties into an ever greater realization of both justice and freedom.

May all that is done today be for Your greater honor and glory.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from Pennsylvania (Mr. THOMPSON) come forward and lead the House in the Pledge of Allegiance.

Mr. THOMPSON of Pennsylvania led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

NOTICE OF INTENTION TO OFFER RESOLUTION RAISING A QUESTION OF THE PRIVILEGES OF THE HOUSE

Ms. SLAUGHTER. Mr. Speaker, I rise to give notice of my intention to raise a question of the privileges of the House.

The form of the resolution is as follows:

Whereas the attacks in Benghazi, Libya, on September 11, 2012, took the lives of U.S. Ambassador Christopher Stevens, Foreign Service Officer Sean Smith, and former Navy SEALs Tyrone Woods and Glen Doherty;

Whereas the events leading up to and in the immediate aftermath of the attacks on the U.S. consulate in Benghazi were rightfully and thoroughly examined to honor the memory of the victims and to improve the safety of the men and women serving our country overseas;

Whereas the independent Accountability Review Board convened by the U.S. State Department investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas five committees in the U.S. House of Representatives investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas four committees in the U.S. Senate investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas in each fiscal year, more than $4 billion is appropriated to run the Congress, with untold amounts of this taxpayer money expended by nine Congressional committees to investigate the events in Benghazi, none of which produced any evidence of deliberate wrongdoing;

Whereas after the exhaustive, thorough, and costly investigations by nine Congressional committees and the independent Accountability Review Board found no evidence of deliberate wrongdoing, Republican leaders in the House insisted on using taxpayer dollars to fund a new, duplicative ''Select Committee on the Events Surrounding the 2012 Terrorist Attack in Benghazi,'' (hereafter the Select Committee) to reexamine the matter;

Whereas this taxpayer-funded committee was given broad powers to pursue its investigations, including an unlimited, taxpayer-funded budget and granting the Chairman the legal authority to subpoena documents and compel testimony without any debate or a vote;

Whereas the ongoing Republican-led investigation into the events in Benghazi is now one of the longest running and least productive investigations in Congressional history;

Whereas a widely-quoted statement made on September 29th, 2015 by Representative KEVIN MCCARTHY, the Republican Leader of the House of Representatives, has called into question the integrity of the proceedings of the Select Committee and the House of Representatives as a whole;

Whereas this statement by Representative MCCARTHY demonstrates that the Select Committee established by Republican leaders in the House of Representatives was created to influence public opinion of a presidential candidate;

Whereas the Select Committee has been in existence for 17 months but has held only three hearings;

Whereas the Select Committee abandoned its plans to obtain public testimony from Defense Department and Intelligence Community leaders;

Whereas the Select Committee excluded Democratic Members from interviews of witnesses who provided exculpatory information related to its investigation;

Whereas information obtained by the Select Committee has been selectively and inaccurately leaked to influence the electoral standing of a candidate for public office;

Whereas such actions represent an abuse of power that demonstrates the partisan nature of the Select Committee;

Whereas the Select Committee has spent more than $4.5 million in taxpayer funds to date to advance its partisan efforts;

Whereas this amount does not include the costs of the independent Accountability Review Board; the hearings and reports by nine Congressional committees; the time, money, and resources consumed by Federal agencies to comply with Select Committee requests; or the opportunity cost of not spending this money elsewhere, such as improving security for our diplomatic officers abroad;

Whereas it is an outrage that more than $4.5 million in taxpayer funds have been used by Republicans in the House of Representatives, not to run the government, but to interfere inappropriately with an election for president of the United States;

Whereas the use of taxpayer dollars by the House of Representatives for campaign purposes is a violation of the Rules of the House and Federal law;

Resolved, That: (1) this misuse of the official resources of the House of Representatives for political purposes undermines the integrity of the proceedings of the House and brings discredit to the House; (2) the integrity of the proceedings of the House can be fully restored only by the dissolution of the Select Committee; and (3) the Select Committee shall be dismantled and is hereby directed to make public within thirty days transcripts of all unclassified interviews and depositions it has conducted.

The SPEAKER pro tempore (Mr. DENHAM). Under rule IX, a resolution offered from the floor by a Member other than the majority leader or the minority leader as a question of the privileges of the House has immediate precedence only at a time designated by the Chair within 2 legislative days after the resolution is properly noticed.

Pending that designation, the form of the resolution noticed by the gentlewoman from New York will appear in the RECORD at this point.

The Chair will not at this point determine whether the resolution constitutes a question of privilege. That determination will be made at the time designated for consideration of the resolution.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. The Chair will entertain up to 15 requests for 1-minute speeches on each side of the aisle.

CALIFORNIA'S WATER CRISIS

(Mr. LAMALFA asked and was given permission to address the House for 1 minute.)

Mr. LAMALFA. Mr. Speaker, California's water-year starts each year on October 1. The 2016 California water-year started last Thursday, and we come into that year with the six main reservoirs of the Central Valley Project at only 24 percent of their total capacity, or a combined 200,000 acre-feet below where they started the water-year in 2015, just 1 year ago.

That represents enough water supply, 200,000 acre-feet, to supply the city of Sacramento for 2 years. Half of the reservoirs don't even have 20 percent of their capacity. The San Luis Reservoir has less than 10 percent of its Federal water capacity.

El Nino, though welcomed if it happens, will not stop the drought in California because the State has not invested nearly enough in additional water storage for our State and its people. Congress and the California State government need to act now to open new water resources so we don't fallow more farms and thirst more cities, or we will risk doing irreparable harm to California's $1 trillion economy.

Mr. Speaker, we need to take action now.

COUNTING THE COST OF GUNS

(Mrs. CAROLYN B. MALONEY of New York asked and was given permission to address the House for 1 minute.)

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, when the American Public Health Association totaled the cost of gun violence in the United States for 1 year, it amounted to $174 billion, about $363 for every American. And if you consider just the loss of life, more Americans have been killed by guns since 1968 than have died in all the wars this country has ever fought.

Now, once more, in the wake of another mass shooting, too many leaders have responded with indifference. Just move on. But when 32 Americans are killed with a gun every single day, we cannot afford to stand still. We cannot just move on.

So far in this Congress, the House has held not one single hearing on gun violence, not one chance to evaluate ways to curb this epidemic of gun violence. Mr. Speaker, we cannot go on like this. Not one more American should die because Congress has failed to act.

HOMEBUYERS ASSISTANCE ACT

(Ms. FOXX asked and was given permission to address the House for 1 minute.)

Ms. FOXX. Mr. Speaker, on October 3, the Consumer Financial Protection Bureau implemented a new rule to streamline disclosure requirements during the home buying process.

Helping consumers better understand their mortgage terms is a worthy goal. No one is arguing that. However, this rule makes considerable changes to the forms used by consumers when applying for a loan, and anyone with sense can see that will lead to unforeseen issues. That means American home buyers will have less flexibility to buy and close on a home on their terms in the coming months.

Fortunately, this week the House will consider the Homebuyers Assistance Act, which creates a temporary safe harbor from enforcement of this new rule as long as a good faith effort was made to comply. The legislation will give the CFPB the necessary time to address implementation hurdles with stakeholders. It is the right move for America's housing recovery.

TREAT ACT

(Mr. HIGGINS asked and was given permission to address the House for 1 minute.)

Mr. HIGGINS. Mr. Speaker, every day more than 60 Americans die due to an overdose of prescription drugs. The death rate from heroin overdose, an epidemic fueled by addiction to opioid painkillers, quadrupled from 2002 to 2013.

A person suffering from opioid addiction needs access to medication therapy. In many cases, treatment limited to rapid detoxification and abstinence can lead to an overdose during the first month of treatment.

Effective medications to treat opioid addiction exist, but Federal regulations restrict the number of patients a physician can treat. This is a dangerous limitation, considering that 877,000 physicians can prescribe opioids, but only 29,000 can prescribe treatments for opioid addiction.

Tomorrow, the Energy and Commerce Committee will hold a hearing on the TREAT Act, legislation I introduced to increase the number of patients to whom a physician can prescribe treatments for opioid addiction. It would also expand the authority to nurse practitioners and physician assistants.

I thank the committee for considering my bill and will work across the aisle to bring it to the floor.

In the meantime, I urge my colleagues to weigh in with the Department of Health and Human Services to address this problem as well.

PATTI FLOOD—ANGELS IN ADOPTION

(Mr. THOMPSON of Pennsylvania asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. THOMPSON of Pennsylvania. Mr. Speaker, I rise today to congratulate Patti Flood, a Centre County resident who is being recognized tonight as an Angel in Adoption. Angels in Adoption is a program of the Congressional Coalition on Adoption Institute and honors those who have made extraordinary contributions on behalf of children in need of families.

Patti is the executive director of Family Intervention Crisis Services, which helps children in Centre County, Pennsylvania, and the surrounding area connect with foster homes and adoption, along with reuniting their biological parents whenever possible.

Mr. Speaker, Patti Flood has impacted the lives of countless children. Through her work, she has pushed for the development of new programs in Centre County dedicated to helping children find permanent homes as quickly as possible. In addition to her professional role, Patti serves as a trainer for the Pennsylvania Child Welfare Training Program, passing on the knowledge gained over her nearly 30-year career.

Helping children in need of adoption is a service which demonstrates real selflessness and a strong dedication to community. I thank Patti Flood for her service to our area's children.

□ 1215

THE PEOPLE'S HOUSE IS IN CHAOS

(Mrs. BEATTY asked and was given permission to address the House for 1 minute.)

Mrs. BEATTY. Mr. Speaker, the House of Representatives, the people's House, is in chaos. Last week, just hours before a government shutdown, we only managed to pass a 6-week CR to keep the government open. I voted for this bill because I refuse to shut down government and to do it over partisan politics because our Nation deserves better.

It is time for the GOP dysfunction to end. If we work together, Mr. Speaker, today with bipartisan support, we could reauthorize the Ex-Im Bank, restore voting rights lost in the wake of the Shelby v. Holder decision, and fund the highway trust fund in a sustained way.

But none of this seems to be happening because of Republican chaos and the inability to govern effectively. Republicans in Congress need to join Democrats and just get back to the issues that hardworking American families care about: jobs, voting rights, and the economy.

WE SHOULD PASS THE EMAIL PRIVACY ACT

(Mr. YODER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. YODER. Mr. Speaker, I rise today in defense of the Constitution. I rise today to stand for the Fourth Amendment and the right against unreasonable searches and seizures without probable cause.

The Email Privacy Act, the House's most cosponsored bill to not have a vote, this week got its 300th cosponsor. My friend from New York, LEE ZELDIN, became the latest Member of Congress to join this bipartisan legislation.

With a majority of Republicans and a majority of Democrats now supporting this bill, this is a bill whose time has

come. Americans who use digital communication in texts, emails, and social media are being governed by a 1986 law, the Electronic Communications Privacy Act, which was written long before the Internet, as we understand it today, existed.

Americans overwhelmingly agree that our email should have the same Fourth Amendment protections as our paper documents. We should require a warrant to read the content of Americans' emails, and we should pass the Email Privacy Act, H.R. 699.

With 300 cosponsors and growing, it is time to act. It is time to show the American people that Congress will protect them and defend the Constitution.

CONGRESS MUST ACT TO AVOID A DEFAULT

(Mr. GALLEGO asked and was given permission to address the House for 1 minute.)

Mr. GALLEGO. Mr. Speaker, I rise today in full support of President Obama's announcement on Friday that he will not negotiate with the Republican Congress over raising the debt limit.

This is the right decision because there is nothing to negotiate. There is only one simple path forward: to pass a clean debt limit extension that protects our Nation's full faith and credit.

Unfortunately, last week the majority leader and the presumptive next Speaker of the House went on national television and committed to fight to the end to defund the ACA and the President's immigration executive actions while trying to stop the debt limit increase. I fear—as we all should—what this might mean.

Are he and the House Republicans going to threaten to shut down the government to pursue this extreme agenda? Are they going to hold our Nation's full faith and credit hostage?

Mr. Speaker, for 5 years now, House Republicans have hurtled the Congress and the country from one manufactured crisis to another. This must stop and must stop now. With only 30 days left before we hit the debt limit, the Republican Congress should act immediately to take the prospect of a catastrophic default off the table.

OUR MENTAL HEALTH SYSTEM IS BROKEN

(Mr. BILIRAKIS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BILIRAKIS. Mr. Speaker, I rise today to raise awareness for the more than 11 million Americans who suffer from severe mental health illness.

As we recognize Mental Illness Awareness Week, we have the opportunity to discuss this complex issue and the impact it has on both families and society. We must continue to identify ways we can help those who are suffering.

Our mental health system is broken. Many are going without treatment, and families often struggle to find appropriate care for their loved ones. As vice chairman of the Committee on Veterans' Affairs, I know this is an issue especially important to our veterans, our true heroes.

My COVER Act, which was approved by the House earlier this year, helps provide alternative therapies for our veterans dealing with mental health issues.

The Committee on Energy and Commerce's Helping Families in Mental Health Crisis Act, actually sponsored by Representative MURPHY from Pennsylvania, further works to address the shortage of treatment options, lack of access to mental health services, and the lack of communication within the system.

We must continue our efforts to improve mental health care and remove the stigma associated with mental illness.

PLANNED PARENTHOOD HELPS THE MEDICALLY UNDERSERVED

(Mr. KENNEDY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KENNEDY. Mr. Speaker, early detection of breast cancer can be the difference between a life saved and a life lost, but too often women are forced to forgo critical screenings because of lack of access to affordable preventative care. By opening their doors to so many medically underserved communities, Planned Parenthood is working to address those gaps.

As this is Breast Cancer Awareness Month, we should be applauding the doctors and nurses who work tirelessly to detect breast cancer at its earliest stages. We should be thanking them for providing 500,000 breast exams every single year, helping to identify cancer and other serious illness in nearly 90,000 women.

We should be replicating their efforts to educate women on the warning signs and symptoms of breast cancer. But, instead, my Republican colleagues are focused on creating a politically motivated select committee with the ultimate goal of defunding the organization.

It is time to move past these partisan attacks and focus on working together to expand the access to preventative care that will help treat breast cancer.

OCTOBER IS AMERICAN PHARMACISTS MONTH

(Mr. CARTER of Georgia asked and was given permission to address the House for 1 minute.)

Mr. CARTER of Georgia. Mr. Speaker, I rise today to recognize October as American Pharmacists Month. This month it is important to recognize those who wake up every morning to ensure that Americans have access to important and possible lifesaving medications.

I know the passion and dedication of a pharmacist because I am one. Pharmacists work every day to ensure that patients' prescription drugs are accurate, safe, and effective. We provide education to customers on possible treatments, and we are trusted and knowledgeable healthcare providers in our communities. In fact, pharmacists are in the top three most trusted professions by Americans, and I am proud to be one.

As pharmacists, we all have the common goal to assist in providing quality and affordable health care. We ensure that pain is managed, headaches are relieved, and hearts stay healthy.

This month I would like to acknowledge all pharmacists who continue to provide their service in support to Americans across the country. Thank you for your hard work and dedication.

SUPPORT THE WIND ENERGY INDUSTRY

(Mr. LOEBSACK asked and was given permission to address the House for 1 minute.)

Mr. LOEBSACK. Mr. Speaker, I rise today to express my strong support for the wind energy industry, the workers that it employs, and the clean energy it produces.

My home State of Iowa leads the Nation in the amount of electricity consumers get from wind, with around 30 percent of our electric power coming from wind. It also supports some 80,000 jobs across the country and over 6,000 in Iowa alone.

My district is a manufacturing powerhouse, with several major manufacturing facilities, including Siemens, TPI Composites and Trinity Structural Towers. I was happy today to be able to meet with representatives from these companies to discuss the need for Federal policy stability, specifically an extension of the production tax credit.

It is my hope that this body will take up a tax extenders bill soon which includes an extension of the renewable energy production tax credit. Please join me in supporting these American manufacturing companies and all the hard-working Americans that they employ.

NATIONAL BULLYING PREVENTION MONTH

(Ms. ROS-LEHTINEN asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. ROS-LEHTINEN. Mr. Speaker, this October marks the 10th annual National Bullying Prevention Month, and with it comes an opportunity to bring visibility to an issue that negatively impacts thousands of students in our schools and communities every day.

Instead of being a safe haven for learning and growth, some classrooms can become places of torment, of despair, of exclusion, for those suffering

the emotional and physical repercussions of bullying. With the advances of the Internet and social media, bullies have found a medium to further perpetuate their abusive ways.

As a member of the Congressional Anti-Bullying Caucus, I am reaching across the aisle and working with my colleagues to shed light on the realities of bullying and the dire consequences that it can have both online and offline.

While October may be designated as National Bullying Prevention Month, our work, Mr. Speaker, must not stop when the calendar turns. Together we can establish bullying-free schools so that our children can grow to be successful and thriving members of our society.

RECOGNIZING HISPANIC LEADERS FROM OMAHA

(Mr. ASHFORD asked and was given permission to address the House for 1 minute.)

Mr. ASHFORD. Mr. Speaker, as we celebrate National Hispanic Heritage Month, I rise today to recognize two true Hispanic leaders in my home district of Omaha, Nebraska.

Two remarkable women, Linda Garcia Perez and Magdalena Garcia, have been instrumental in the preservation and advancement of the Latino arts and culture in our area.

Linda Garcia Perez has spent 40 years creating, teaching, and exhibiting Mexican/Latino traditions and customs. She incorporates Mexican folk art with basic art instruction to teach English and Spanish-speaking children and adults.

She has broadened my community's knowledge and understanding of the Hispanic heritage, as has Magdalena Garcia, the founder and executive director of Omaha's El Museo Latino. The museum is a resource center for Latino studies throughout the Midwest.

Of special note, however, are the museum's educational programs, which enlighten students from kindergarten through college as well as adults.

The contributions of Linda Garcia Perez and Magdalena Garcia have established a robust environment for the Latino arts and culture in Omaha. It is with great honor that I recognize these two outstanding women.

THE TIME FOR SILENCE IS OVER

(Mr. DEUTCH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DEUTCH. Mr. Speaker, yesterday the Members of this House gathered once again for a moment of silence. This time it was for the nine Americans killed last week in the mass shooting in Roseburg, Oregon.

Yet, our brief moment of silence pales in comparison to the never-ending silence that the families who lost loved ones are to endure today and every day from now on. What they wouldn't give to hear the voices of their loved ones again. What they wouldn't give to hear their laughter once more.

My friends, a moment of silence that lasts 30 seconds is, quite literally, the least that we can do. It is not enough. I know I can't speak for the House, but I can speak for myself. I will do everything I can—everything I can—to prevent more of our loved ones from being silenced by gun violence.

If we want to prevent more gun violence moments of silence on this House floor, then we must speak out. We must call out the gun industry and the groups that represent it on Capitol Hill for blocking every meaningful attempt to stop this gun violence. The time for silence, Mr. Speaker, is over.

HONORING HARVEY B. GANTT

(Ms. ADAMS asked and was given permission to address the House for 1 minute.)

Ms. ADAMS. Mr. Speaker, I rise today to honor Mr. Harvey B. Gantt. Mr. Gantt has dedicated his life to being an advocate and fearless voice for the voiceless. When he was a teenager during the civil rights movement, he participated in sit-ins.

Even in the face of adversity, Mr. Gantt persevered. In 1961, he sued to enter then racially segregated Clemson University. He won, and he went on to become Clemson University's first African American student graduating with honors.

In later years, he took on leadership roles, serving for 9 years on the Charlotte City Council. In 1983, Harvey Gantt made history as the first African American mayor of Charlotte, serving two terms. During his terms, he focused on preserving and sustaining Charlotte's neighborhoods and the City Center.

Throughout his life, he has used his background as an architect to evoke positive change in urban communities.

In the coming days, Mr. Gantt will be honored with the North Carolina Humanities Council's highest award, the John Tyler Caldwell award, for his outstanding lifelong achievements.

Mr. Gantt never ran away from challenges. He always put his community and its people first. For that, I thank him. I congratulate him on receiving this award.

□ 1230

HONORING THE LIFE OF DR. SYBIL MOBLEY

(Ms. GRAHAM asked and was given permission to address the House for 1 minute.)

Ms. GRAHAM. Mr. Speaker, today I rise to honor the life of Dr. Sybil Mobley, the founding dean of Florida A&M University's School of Business and Industry. Dr. Mobley first worked at Florida A&M as a secretary in 1945. She then went on to study at the Wharton School of Finance and earned her doctorate from the University of Illinois.

After graduating, Dr. Mobley returned to Florida A&M, and in 1974, she became the founding dean of the university's School of Business and Industry. She held that position for 29 years, during which time she worked tirelessly to build the business school into a nationally recognized institution. Her rise from working as a secretary to sitting on the boards of Fortune 500 companies and leading a business school serves as an inspiration to all of us.

Today, we mourn Dr. Mobley's passing and celebrate her life. She was a treasure to FAMU, Tallahassee, to the State of Florida, and our Nation.

CYBERSECURITY THREATS

(Mr. PAULSEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. PAULSEN. Mr. Speaker, American companies are facing a growing threat from cybersecurity attacks that aim to disrupt business, access personal information, and steal intellectual property. With October being National Cyber Security Awareness Month, we need to focus on ensuring our systems are safe, both in the private and public sectors.

At a congressional hearing not long ago, the head of the FBI said there are two types of companies: those that have been hacked and those that do not know they have been hacked. We have seen numerous companies in the past few years that have been the victims of massive cyber attacks. The Federal Government cyber breach recently at the Office of Personnel Management has also put the personal information of millions of Americans at risk.

The House has taken action by passing the National Cybersecurity Protection Advancement Act that protects critical information from hackers and ensures more cooperation between the businesses and the government to thwart cyber attacks.

Mr. Speaker, we know the vulnerability of our information systems. We need a cybersecurity framework that ensures Americans' information is protected.

AIRPORT SECURITY ACT

(Mr. JOHNSON of Georgia asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. JOHNSON of Georgia. Mr. Speaker, I rise today to speak in favor of commonsense legislation. Common sense means the use of good judgment in making decisions. Common sense is passing legislation that will keep our airports safe.

It is frightening that in 2015 it is legal in America to openly carry a

fully loaded semiautomatic weapon with a high-capacity magazine strapped to your chest and parade through your local TSA-protected airport. This is precisely what happened at Atlanta's Hartsfield-Jackson Airport, the world's busiest airport.

In June, I introduced the Airport Security Act of 2015, which would make it illegal to carry loaded guns onto airport property—openly or concealed—unless properly packed for shipment, and with an exception provided to law enforcement.

The Homeland Security Committee has been proactive in passing legislation that preserves transportation safety in this session. I urge that committee to review my legislation to keep our airports safe, and vote to move this legislation to the floor. It is just common sense.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore (Mr. FARENTHOLD) laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,
HOUSE OF REPRESENTATIVES,
Washington, DC, October 7, 2015.

Hon. JOHN A. BOEHNER,
The Speaker, House of Representatives, Washington, DC.

DEAR MR. SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, the Clerk received the following message from the Secretary of the Senate on October 7, 2015 at 11:05 a.m.:

That the Senate passed with an amendment H.R. 34.

That the Senate passed with an amendment H.R. 3116.

That the Senate agreed to S. Con Res. 22.

With best wishes, I am

Sincerely,

KAREN L. HAAS.

PROVIDING FOR CONSIDERATION OF H.R. 3192, HOMEBUYERS ASSISTANCE ACT

Mr. STIVERS. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 462 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 462

Resolved, That upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes. All points of order against consideration of the bill are waived. The bill shall be considered as read. All points of order against provisions in the bill are waived. The previous question shall be considered as ordered on the bill and on any amendment thereto to final passage without intervening motion except: (1) one hour of debate equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services; and (2) one motion to recommit.

SEC. 2. On any legislative day during the period from October 12, 2015, through October 19, 2015—

(a) the Journal of the proceedings of the previous day shall be considered as approved; and

(b) the Chair may at any time declare the House adjourned to meet at a date and time, within the limits of clause 4, section 5, article I of the Constitution, to be announced by the Chair in declaring the adjournment.

SEC. 3. The Speaker may appoint Members to perform the duties of the Chair for the duration of the period addressed by section 2 of this resolution as though under clause 8(a) of rule I.

The SPEAKER pro tempore. The gentleman from Ohio is recognized for 1 hour.

Mr. STIVERS. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Massachusetts (Mr. MCGOVERN), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Mr. STIVERS. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Ohio?

There was no objection.

Mr. STIVERS. Mr. Speaker, on Tuesday, the Rules Committee met and reported a rule for H.R. 3192, the Homebuyers Assistance Act. H. Res. 462 provides a closed rule for consideration of H.R. 3192. The resolution provides 1 hour of debate equally divided between the chair and ranking minority member of the Committee on Financial Services. The resolution also provides a motion to recommit for the bill. In addition, the rule provides the normal recess authorities to allow the chair to manage pro forma sessions during next week's district work period.

Mr. Speaker, I rise today in support of the resolution and the underlying legislation.

For more than 30 years, Federal law has required lenders to provide two different disclosure forms to consumers applying for a mortgage. The law also has generally required two different forms at or shortly before the closing on the loan. Two different Federal agencies developed these forms separately under two different statutes: the Truth in Lending Act, or TILA, and the Real Estate Settlement Procedures Act of 1974, or RESPA.

The Truth in Lending Act provides meaningful disclosure of credit terms to enable consumers to compare credit terms available in the marketplace more readily and avoid the uninformed use of credit.

The Real Estate Settlement Procedures Act of 1974 exists to ensure that consumers are provided with greater and more timely information on the nature and costs of their residential real estate settlement process and are protected from unnecessarily high settlement charges caused by certain abusive practices that Congress found and made sure that we got rid of.

On November 20, 2013, the Consumer Financial Protection Bureau finalized the TILA-RESPA Integrated Disclosure rule, or TRID, which combined these two forms that had been separated for 30 years so that consumers can receive uniform information on one form on both their TILA and RESPA information. The new disclosures are generally referred to as the ''combined'' or ''integrated'' disclosures.

The Integrated Disclosure rule requires loan originators who receive an application to provide consumers a loan estimate form that combines the initial TILA disclosure and the Good Faith Estimate.

While intended to streamline the current duplicative disclosure regime under TILA and RESPA, the Integrated Disclosure rule poses significant implementation and compliance challenges. It makes significant changes to the origination, processing, and closing of mortgage loans; requires business decisions at all stages of the transaction; and includes difficult to understand timing and delivery requirements and other practical implementation issues that go beyond the form and content requirements.

Mr. Speaker, the rule we are discussing today is very substantial. In fact, it is in front of me. It has 1,888 pages of new requirements. This is a massive regulatory change, and there needs to be time to adjust to its implementation. I think we all agree on that. I heard yesterday, in the Rules Committee, the ranking member of the Financial Services Committee agree that there does need to be time to adjust to the implementation.

In fact, just this last week, I was in Chillicothe, Ohio, visiting the offices of a real estate company that had a title agency next door, a closing agency, and they were very concerned about the potential harm to home buyers that might see their closings delayed or, in fact, the whole process just seized up if we don't figure out how to implement this regulation in a thoughtful way and allow time for transition.

As I said, everyone agrees that less paperwork and more streamlined processes are positive steps for Congress and the regulators to encourage. However, given the complexity of the Integrated Disclosure rule, I believe Congress must also give those affected by this rule time to implement the changes in a thoughtful way.

In fact, Mr. Speaker, I, along with the gentleman from Massachusetts and over 250 of our colleagues in the House, signed a letter in May asking the Director of the CFPB, Richard Cordray, to implement a ''hold harmless'' period for parties affected by the rule as they attempt to comply with the new regulations. I will submit a copy of that letter for the RECORD.

CONGRESS OF THE UNITED STATES,
Washington, DC, May 20, 2015.

Hon. RICHARD CORDRAY,
Director,
Consumer Financial Protection Bureau.

DEAR DIRECTOR CORDRAY: The undersigned Members of Congress acknowledge that the Consumer Financial Protection Bureau (CFPB or Bureau) has done significant work on the TILA-RESPA Integrated Disclosure (TR–ID) regulation. Nevertheless, this complicated and extensive rule is likely to cause challenges during implementation, which is currently scheduled for August 1, 2015, that could negatively impact consumers. As you know, the housing market is highly seasonal, with August, September, and October consistently being some of the busiest months of the year for home sales and settlements. By contrast, January and February are consistently the slowest months of the year for real estate activity. We therefore encourage the Bureau to announce and implement a ''grace period'' for those seeking to comply in good faith from August 1st through the end of 2015.

Even with significant advance notice, understanding how to implement and comply with this regulation will only become clear when the industry gains experience using these new forms and processes in real-life situations. As the TRID regulation does not provide lenders an opportunity to start using the new disclosure form prior to the August 1st implementation date, market participants will not be able to test their systems and procedures ahead of time, which increases the risk of unanticipated disruptions on August 1st. That is why we believe that a grace period for those seeking to comply in good faith from August 1st through the end of 2015 would be particularly useful in these circumstances. During this time, industry can provide data to the CFPB on issues that arise so that the Bureau and industry can work together to remove impediments to the effectiveness of the rule.

Thank you for your time and consideration. If we may be of assistance, please do not hesitate to contact us.

Sincerely,

Ralph Abraham; Alma Adams; Robert Aderholt; Pete Aguilar; Rick Allen; Mark Amodei; Lou Barletta; Andy Barr; Joe Barton; Joyce Beatty; Dan Benishek; Donald S. Beyer; Gus Bilirakis; Sanford Bishop; Mike Bishop; Marsha Blackburn; Madeleine Bordallo; Charles Boustany; Brendan Boyle; Kevin Brady.

Dave Brat; Jim Bridenstine; Mo Brooks; Susan Brooks; Julia Brownley; G.K. Butterfield; Bradley Byrne; Lois Capps; Michael Capuano; Tony Cardenas; John Carney; Earl L. ''Buddy'' Carter; Kathy Castor; Steve Chabot; David Cicilline; Katherine Clark; Emanuel Cleaver; Mike Coffman; Tom Cole; Chris Collins.

Doug Collins; Barbara Comstock; Gerald E. Connolly; John Conyers; Paul Cook; Jim Costa; Ryan Costello; Joe Courtney; Kevin Cramer; Henry Cuellar; John Culberson; Diana DeGette; John Delaney; Mark DeSaulnier; Scott DesJarlais; Ted Deutch; Debbie Dingell; Bob Dold; Sean Duffy; Jeff Duncan.

Keith Ellison; Renee Ellmers; Tom Emmer; Eliot Engel; Anna Eshoo; Elizabeth H. Esty; Stephen Fincher; Michael Fitzpatrick; Chuck Fleischmann; John Fleming, M.D.; Randy Forbes; Jeff Fortenberry; Bill Foster; Virginia Foxx; Trent Franks; Rodney Frelinghuysen; John Garamendi; Scott Garrett; Bob Gibbs; Chris Gibson.

Bob Goodlatte; Trey Gowdy; Gwen Graham; Kay Granger; Garret Graves; Tom Graves; Al Green; Morgan Griffith; Glenn Grothman; Frank Guinta; Brett Guthrie; Richard Hanna; Gregg Harper; Alcee Hastings; Denny Heck; Jaime Herrera Beutler; Jody Hice; Brian Higgins; French Hill; Jim Nimes.

Ruben Hinojosa; George Holding; Mike Honda; Richard Hudson; Tim Huelskamp; Jared Huffman; Bill Huizenga; Randy Hultgren; Robert Hurt; Steve Israel; Evan Jenkins; Lynn Jenkins; Eddie Bernice Johnson; Bill Johnson; David Jolly; Walter Jones; John Katko; William R. Keating; Mike Kelly; Joe Kennedy.

Dan Kildee; Derek Kilmer; Ron Kind; Peter King; Steve King; Adam Kinzinger; John Kline; Ann McLane Kuster; Raul Labrador; Doug LaMalfa; Leonard Lance; Rick Larsen; John B. Larson; Robert Latta; John Lewis; Ted Lieu; Dan Lipinski; Frank A. LoBiondo; Dave Loebsack; Zoe Lofgren.

Mia Love; Frank Lucas; Ben Ray Lujan; Michelle Lujan Grisham; Cynthia Lummis; Stephen Lynch; Sean Patrick Maloney; Carolyn Maloney; Kenny Marchant; Tom Marino; Thomas Massie; Betty McCollum; James P. McGovern; Patrick McHenry; David McKinley; Mark Meadows; Patrick Meehan; Luke Messer; John Mica; Jeff Miller.

Gwen Moore; Mick Mulvaney; Patrick Murphy; Grace Napolitano; Dan Newhouse; Kristi Noem; Richard Nolan; Rich Nugent; Pete Olson; Bill Pascrell; Erik Paulsen; Donald M. Payne, Jr.; Steve Pearce; Ed Perlmutter; Chellie Pingree; Robert Pittenger; Mark Pocan; Ted Poe; Bruce Poliquin; Mike Pompeo.

Bill Posey; David Price; Tom Price, M.D.; Charles Rangel; Tom Reed; Dave Reichert; Jim Renacci; Reid Ribble; Kathleen Rice; Tom Rice; Cedric Richmond; Scott Rigell; Martha Roby; Mike Rogers; Harold Rogers; Todd Rokita; Peter Roskam; Dennis Ross; Keith Rothfus; David Rouzer.

Ed Royce; Bobby Rush; Steve Russell; Tim Ryan; Matt Salmon; David Schweikert; David Scott; Bobby Scott; Jim Sensenbrenner; Pete Sessions; Terri Sewell; Brad Sherman; Bill Shuster; Mike Simpson; Kyrsten Sinema; Albio Sires; Louise Slaughter; Jason Smith; Adrian Smith; Chris Smith.

Jackie Speier; Steve Stivers; Marlin Stutzman; Mark Takano; Mike Thompson; Glenn 'GT' Thompson; Pat Tiberi; Dina Titus; Paul Tonko; David Trott; Michael Turner; Fred Upton; Chris Van Hollen; Juan Vargas; Filemon Vela; Ann Wagner; Tim Walberg; Mark Walker.

Jackie Walorski; Maxine Waters; Randy Weber; Daniel Webster; Peter Welch; Brad Wenstrup; Bruce Westerman; Lynn Westmoreland; Ed Whitfield; Roger Williams; Joe Wilson; Robert J. Wittman; Rob Woodall; John Yarmuth; David Young; Todd Young.

Mr. STIVERS. Yet here we are today, just a couple of months later, and some of my friends on the other side of the aisle are going to argue that we shouldn't institute that very same hold harmless period by passing this bill. As I said, I think they agree with it. There may be other things in the bill that we can talk about that they have a problem with, but we all need to pass this bill, because we have to have a hold harmless period to make sure that people that want to close and buy a house and people that want to provide them that service can do so as we implement this new regulation.

Almost half the Democrats on the Financial Services panel agree that this hold harmless provision should be in place. The vote on the Financial Services Committee was 45–13.

Mr. Speaker, just last week, the Financial Services Committee held a hearing entitled, ''The Semi-Annual Report of the Bureau of Consumer Financial Protection,'' at which Director Cordray testified and fielded several questions about these new rules. When asked by the gentleman from Kentucky (Mr. BARR) whether he would implement a grace period that would allow folks to find their way through this—Realtors and title agents—so they could count on not being the focus of enforcement, Director Cordray responded:

''Look, I don't think it is appropriate for me to say I won't enforce the law when my job is to enforce the law, but I think what I have said says to them that we are going to be diagnostic and corrective, not punitive, in that early period. I think if they read between the lines, they will understand that we are trying to allow them the latitude that they have asked for. And I think people should be able to take 'yes' for an answer.''

The problem is that is not ''yes'' for an answer, it is unclear, and that is why this bill is so important—because it is clear. This will make sure that we provide an implementation period that allows a hold harmless period for industry participants.

Just 2 days later, in fact, in a letter sent by some industry groups asking for this same request of a hold harmless period, Director Cordray refused to say he would institute a hold harmless period. So even though what he said to the committee sounded like he is going to try to do it, he said to them that he would not be able to institute a hold harmless period.

I think there are clearly some inconsistencies there that mean that we need to pass this bill. This bill will ensure we hold harmless almost everybody who does this instead of doing it with a wink and a nod.

□ 1245

Sixty percent of the House, I believe, is supportive, and we will see. Obviously, we have a vote to take on this. But we signed a letter that asked for this. So I believe that you will see a pretty good bipartisan vote today.

This massive regulatory undertaking needs to be implemented in a thoughtful way. That is all this two-page bill does, is create a safe harbor for enforcement until February 1 of 2016.

It also includes a good faith exception to ensure that, if somebody acts in good faith, they also will not be subject to legal action, just like they won't be subject to enforcement action.

And let me be clear. That only applies to somebody that acts in good faith. The courts have dealt with good faith exceptions on many other issues. It is clear that the courts understand what good faith is, and that will be litigated case by case, whether somebody was acting in good faith.

If they were acting in good faith, there won't be any legal action. If they weren't acting in good faith, there will still be the right of private action.

You will hear that from my colleagues on the other side of the aisle, that this somehow relieves the right of private action. It does not. It just ensures that there is a good faith exception.

If somebody was just trying to do everything right, but missed a comma or a period or accidentally did something in trying to comply, then they will have that defense in court and be able to ask the case to be withdrawn.

This hold harmless provision ensures that borrowers and lenders and realty agents and others won't be forced to delay closings as they figure out how to deal with almost a 1,900-page rule.

I look forward to debating this bill with my colleagues on the other side.

I urge support of the rule and the underlying legislation.

Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume, and I thank the gentleman from Ohio (Mr. STIVERS) for yielding me the customary 30 minutes.

(Mr. MCGOVERN asked and was given permission to revise and extend his remarks.)

Mr. MCGOVERN. Mr. Speaker, I rise in very, very strong opposition to this closed rule which provides for the consideration of H.R. 3192, the so-called Homebuyers Assistance Act.

Today's rule marks the 42nd closed rule we have considered during the 114th Congress, the 42nd. More than half of all the rules we have reported out of the Rules Committee have been closed, completely closed, and a majority of the bills the Rules Committee has sent to the floor have drawn a veto threat. This bill is no exception.

I will insert into the RECORD the Statement of Administration Policy saying: ''If the President were presented with H.R. 3192, his senior advisors would recommend that he veto this bill.''

EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET,

Washington, DC, October 6, 2015.

STATEMENT OF ADMINISTRATION POLICY

H.R. 3192—HOMEBUYERS ASSISTANCE ACT

(Rep. Hill, R–AR, and one cosponsor)

Americans deserve clear and easy to understand disclosures of the cost of buying and financing a home, which is why the Dodd-Frank Wall Street Reform and Consumer Protection Act directed the Consumer Financial Protection Bureau (CFPB) to streamline conflicting disclosures that were required under the Truth in Lending Act and the Real Estate Settlement Procedures Act. The Know Before You Owe regulation issued by the CFPB almost two years ago fulfills this mandate by requiring mortgage lenders and settlement agents to provide homebuyers with simpler forms that explain the true cost of buying their home at least three days before closing. This summer, the CFPB extended the effective date for these requirements by two months, to last Saturday, October 3, 2015, to provide for a smooth transition and avoid unnecessary disruptions to busy families seeking to close on a new home at the beginning of the school year.

H.R. 3192 would revise the effective date for the Know Before You Owe rule to February 1, 2016, and would shield lenders from liability for violations for loans originated before February 1 so long as lenders made a good faith effort to comply.

The CFPB has already clearly stated that initial examinations will evaluate good faith efforts by lenders. The Administration strongly opposes H.R. 3192, as it would unnecessarily delay implementation of important consumer protections designed to eradicate opaque lending practices that contribute to risky mortgages, hurt homeowners by removing the private right of action for violations, and undercut the Nation's financial stability.

If the President were presented with H.R. 3192, his senior advisors would recommend that he veto the bill.

Mr. MCGOVERN. When the Republicans took the majority in 2011, Speaker BOEHNER and the entire Republican leadership promised the Democrats a right to ''a robust debate in open process.'' He promised us the opportunity to ''make our case, offer alternatives, and be heard.''

Instead, the Speaker has presided over the most closed Congress in the history of the United States of America, and Democratic alternatives are often prevented from coming to the floor.

By the way, not only are Democratic alternatives prevented from coming to the floor, Republicans can't even bring amendments to this bill because it is totally closed.

Now, I know my friends on the other side of the aisle are meeting as a conference tomorrow to choose a nominee to become the next Speaker and have other leadership battles ahead.

I hope that they are able to have an honest discussion about the ability to work through regular order and an open process that allows the House of Representatives to work its will and for both parties to be heard.

Now, maybe my friend from Ohio can help me understand why an amendment offered by the ranking member of the committee of jurisdiction, Ms. WATERS, an amendment that would protect consumers, was not made in order.

I mean, we would have preferred an open rule. We would have preferred that many amendments would be made in order. But the ranking member of the committee of jurisdiction had an amendment that is germane to this bill, and it wasn't made in order.

I don't quite understand it. One amendment, just one. Maybe it was an oversight.

Mr. Speaker, I ask unanimous consent that we amend this rule and that the Waters amendment be allowed so that we can debate it.

The SPEAKER pro tempore. Does the gentleman from Ohio yield for the unanimous consent request?

Mr. STIVERS. I do not.

The SPEAKER pro tempore. The gentleman does not yield. Therefore, the unanimous consent request cannot be entertained.

Mr. MCGOVERN. Just one amendment. That is it. Just one. I am not asking for two. I am just asking for one.

Mr. STIVERS. Will the gentleman yield me time to respond to his question?

Mr. MCGOVERN. I yield to the gentleman from Ohio.

Mr. STIVERS. I thank the gentleman.

I happen to serve on the Financial Services Committee with the ranking member, and that idea was not offered in the committee. So it was a new idea.

I will tell you that it sort of conflicts with the good faith exception because what her amendment said was that nothing would get in the way of somebody's private right of action.

The whole point of the good faith exception in the bill is to ensure that judicial proceedings happen the same way as administrative proceedings.

Mr. MCGOVERN. Reclaiming my time, so the excuse is that this was not made in order because the ranking member did not offer this in committee.

Who cares? We have a debate on the House floor. This is supposed to be a deliberative body. We are supposed to be able to debate these things.

The gentleman did not say it was not germane. The gentleman did not say it needed special waivers to be made in order.

He just said: Hey, she didn't bring it up in the full committee. So we decided in the Rules Committee to say no, you don't have the right to be able to offer this and debate it.

Please. I mean, come on. This place is becoming a place where serious issues are not even allowed to have a debate. I am not even asking you to vote for it. I am just saying to allow there to be some debate.

When I travel to my district, Mr. Speaker, I hear from constituents who are fed up with this Congress. They are fed up with the process. They always want to know: Why can't you at least debate important issues that are relevant to our lives?

It is hard to explain that the Republicans just want to shut everything out, and this bill is no exception.

I talk to people who think this place is no longer a serious legislative body, and they have a point because we don't really debate serious things anymore.

We have things like this Benghazi commission that has cost the taxpayers millions of dollars, that the Republican majority leader admitted, on a very conservative TV station, that it was nothing but a political ploy to try to get Hillary Clinton's poll numbers down.

I guess it didn't come as any surprise to me. It came as a surprise that he was so candid in his admission of what this was all about.

There is time to debate a special select committee to yet do another investigation of Planned Parenthood. We don't even know how much that is going to cost because, when it was brought before the Rules Committee

last night, there was no amount of money that was provided or told they would need.

So that will be millions and millions of more dollars that the taxpayers will have to come up with in order to fund another political witch hunt.

There is time for these political maneuvers, but there is no time for serious debate on serious issues? It is just wrong.

We are not focusing on priorities that matter to people. My constituents want to know what we are doing to make college more affordable. Are we doing anything to help create jobs, to create economic opportunity?

But we are not working on these priorities. We have become kind of an arm of the Republican Congressional Campaign Committee, where everything is politically charged, everything has to be a wedge issue.

Here we are today bringing to the floor legislation that is going nowhere, bills that will likely not be taken up by the Senate and, as I mentioned, will be vetoed by the President of the United States. So this is business as usual.

The Dodd-Frank financial reform law required the CFPB to combine the disclosure forms required under the Truth in Lending Act and the Real Estate Settlement Procedures Act into a single unified form.

On October 3 of this year, the final TILA-RESPA rule took effect, giving consumers a clearer understanding of the costs of buying and financing a home.

The underlying bill establishes a hold harmless period through February 1, 2016, where lenders would not be liable for violations of the rule requirements so long as they made a good faith effort to comply.

But the Federal Financial Institutions Examination Council, comprised of the prudential regulators, has already agreed to restrained supervisory authority during the initial implementation of the rule, and the Consumer Financial Protection Bureau has implemented a restrained enforcement period.

So what are we doing here, Mr. Speaker?

Throughout this process, CFPB has demonstrated its desire to get this rule right. They have worked with us. They have responded to the letters that we have signed. They have listened. They do what we want them to do.

The Bureau has engaged with industry to ensure smooth implementation of the rule and has been responsive to the concerns addressed by stakeholders and all of us.

In fact, last May, as the gentleman pointed out, 250 Members of Congress joined together on a bipartisan basis to urge the CFPB to announce and implement a grace period for those seeking to comply in good faith from August 1 to the end of 2015.

If the regulators have promised to carefully consider an entity's good faith efforts to comply with the new rule while monitoring for compliance, why do we need a legislative fix? Why do we need to micromanage the CFPB?

But, to be honest with you, this bill—and this is where the problem is—it goes beyond more than redundancy. If my colleagues have nothing better to do but pass things that are basically redundant, I can go along with that. But this goes beyond redundancy.

Unfortunately, this bill goes beyond simply providing good faith actors a grace period. This bill also strips borrowers of the opportunity to seek legal recourse under the Truth in Lending Act during this period. It would shift to the consumer the burden of proving a lender acted in bad faith and prevent consumers from even having the opportunity to have their day in court.

So let me be clear, Mr. Speaker. We support a grace period for lenders acting in good faith. And if that is what this was all about, you could have brought this up under suspension and it would have just sailed through.

Director Cordray of the CFPB also supports a grace period and has agreed to one. The regulators have responded to requests from industry and have outlined their policy for examination and supervision during this transition period.

But I am very concerned with the road that we are traveling down. Home buyers should have access to the courts if a lender acts in bad faith. I can't understand why my friends on the other side of the aisle are so intent on taking this critical consumer protection away.

Now, as I mentioned earlier, my friend, the ranking member of the committee of jurisdiction, MAXINE WATERS, offered an amendment last night in the Rules Committee to improve this bill, to restore the private right of action under the Truth in Lending Act that is suspended by H.R. 3192.

Now, if my colleagues on the other side of the aisle don't think that her amendment has merit, they could debate that and they could vote against it. Instead, what they have done is brought a rule to the floor that prohibits Ranking Member WATERS from even offering that amendment.

It is germane. It is relevant. It is a serious concern for those of us who care about consumers. But we don't have that opportunity. We don't have that opportunity. Totally closed rules. Totally closed process.

So the Republicans have prevented that important amendment from reaching the floor, and we are not going to have an opportunity to debate that today.

So I would urge my colleagues to join me in voting ''no'' on this rule and ''no'' on the underlying legislation.

I would especially make an appeal to some of my Republican friends on the basis of process. I know a lot of my Republican friends are getting sick and tired of this kind of heavy-handed approach to important bills when the Rules Committee just shuts everybody out. If you want that to stop, then we need more votes with us opposing these closed rules.

Mr. Speaker, I reserve the balance of my time.

Mr. STIVERS. Mr. Speaker, I yield myself such time as I may consume.

To the gentleman from Massachusetts' remarks, Mr. Speaker, I agree with him that we should have more time to debate serious issues. In fact, this bill should have been on the suspension calendar, but the ranking member of the Financial Services Committee refused to sign off on putting it on the suspension calendar. If it would have been on the suspension calendar, we would have had more time to discuss and debate other issues.

I would like to read from the bill, since we deemed the bill read, and I will start in the middle of line 9.

''Regulations issued under such sections may not be enforced against any person until February 1, 2016, and no suit may be filed against any person for a violation of such requirements occurring before such a date, so long''—this is the key part—''so long as such person has made a good faith effort to comply with the requirements.''

So the arguments that the gentleman from Massachusetts just made about somebody deeming in bad faith, they would not be covered by that part of the bill. It is black and white. It is really clear.

And I am curious if the gentleman from Massachusetts would enter into a colloquy with me.

□ 1300

Mr. Speaker, I would ask the gentleman from Massachusetts to enter into a colloquy with me because I have a question.

If the CFPB did indeed institute a grace period for individuals, yet those same individuals chose to file suit without the language on a grace period for lawsuits with good faith compliance, would there indeed be a grace period at all?

Mr. MCGOVERN. Will the gentleman yield?

Mr. STIVERS. I yield to the gentleman from Massachusetts.

Mr. MCGOVERN. Yes.

Mr. STIVERS. Reclaiming my time, no, there would not, because if they can file lawsuits that the law—we haven't changed the law. In fact, all we have added is a good faith exception that allows somebody to defend themselves and get a lawsuit dropped. So there is nothing in this bill that would protect anybody that acts in bad faith.

Mr. MCGOVERN. This bill shifts to the consumer the burden of proving a creditor acted in bad faith, and that puts more of the burden on the consumer. If that is what the gentleman wants to do, fine. We have a disagreement. We want the gentlewoman from California (Ms. MAXINE WATERS) to be able to have her amendment so we can debate that issue.

Mr. STIVERS. I would disagree with you. It does not shift the burden. The

individual has to have the burden of proof that they acted in good faith. It does not say anything about the consumer showing somebody acting in bad faith. The individuals defending themselves have to prove to the court that they acted in good faith. There is no shift of the burden here.

Mr. MCGOVERN. The burden is on the consumer here.

If we have a disagreement here, let's have an amendment; let's have that debate, and let's vote on it. That is all I am asking.

We disagree. I think I am right, and I think you are wrong, but let's have that debate.

Mr. STIVERS. The problem with the amendment was it would have conflicted with that good faith language.

Mr. MCGOVERN. Then vote against it.

Mr. STIVERS. And somebody could have pointed to that section and said: See, nothing can take away my right to sue. This good faith exception takes away my right to sue. Even though they acted in good faith, that denies me a right. So it was conflicting language.

Mr. MCGOVERN. I disagree with your analysis, but we should have a debate on the amendment.

What is wrong with bringing this amendment up and debating it? That was the question.

Mr. STIVERS. I hear your point there, but I can tell you that if we would have debated the amendment, I believe that it would have been defeated.

Frankly, the problem with it was, if it would have been narrowly crafted to keep the good faith exception, I would have been okay with it.

I do believe that we should be debating serious issues. I do believe that the private right of action is kept in tact.

There is only a good faith exception. And the burden is on the individual who the lawsuit will be brought against to prove that they acted in good faith. That is how it works.

Nobody is going to have to prove that they acted in bad faith. They are going to have to prove they acted in good faith. Nobody is going to give them a wink and a nod and the benefit of the doubt. The individuals who are being sued will have to prove that they acted in good faith.

And you made the regulatory accommodations for a grace period but not the accommodations in the legal system; there is no grace period at all. It just takes away the entire grace period, because anybody that wants to sue just goes ahead and sues. It doesn't matter that there is a grace period administratively; there is a grace period in the law. That is why the good faith exception is so important.

I wanted to address those issues.

I reserve the balance of my time.

The SPEAKER pro tempore. The Chair reminds Members to be more orderly in the process of yielding and reclaiming time.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Again, we have some serious disagreements with the gentleman over how this bill, in our opinion, adversely impacts consumers. This good faith exception is not in the current law as it stands. This is new ground that this bill is moving us toward, and there are some real serious concerns for consumers.

All we are saying is, again, our priority is the consumers. If that is not the priority of my Republican friends, fine; you can defend the language that you put into this bill. But there is controversy over this, and we ought to be able to debate it. To simply say, you know, ''Oh, if we made it in order, it would fail anyway,'' is that going to be the new kind of standard for making amendments in order, that we are only going to allow amendments to come to the floor that we absolutely know will pass? Boy, that is a whole new standard that the Rules Committee and the Republican majority are now going to try to enforce.

Again, one amendment, one by the ranking member of the committee of jurisdiction—one. That is it, one. Give her 10 minutes.

I mean, I don't get why this had to be completely closed. But in any event, you are in charge. You can do whatever you want. And this place is being run under the strictest, most closed process, as I mentioned before, in the history of the United States of America.

Mr. Speaker, I yield 5 minutes to the gentlewoman from California (Ms. MAXINE WATERS), the distinguished ranking member of the Committee on Financial Services, whose amendment was germane and was deliberately not made in order by the Republicans on the Rules Committee last night.

Ms. MAXINE WATERS of California. Mr. Speaker, I would like to thank the gentleman from Massachusetts (Mr. MCGOVERN), a member of the Rules Committee, for the defense that he is putting up relative to my amendment.

Yes, I went to the Rules Committee, and, yes, I attempted to have an amendment that would protect our consumers. So it is clear that the opposite side of the aisle did not want the public to know about this amendment.

Why didn't they want this amendment debated? It is because they know that our consumers need to have the kind of protection that would allow them to go into court and raise questions about whether or not they are being defrauded, they are being misled, they are not being told the truth when they close on these mortgage deals.

Because the Rules Committee decided that we could not have a debate on my amendment, we have to take every opportunity to try to unveil why they are keeping this amendment down, why they don't want to debate it. As a matter of fact, I am so surprised that my colleague on the opposite side of the aisle tried to make this sound as if the Democrats didn't want a grace period, that we didn't want a hold harmless period. That is absolutely not true.

We agreed with Mr. Cordray, who heads the Consumer Financial Protection Bureau, that there should be a grace period. We understood when the industry talked about the fact that they had a lot of work to do to make sure that they got the right forms, that they trained their people, that they came in compliance with the new rules that were created under Dodd-Frank. So we agreed.

Okay, Mr. Cordray said, I will not implement enforcement. I understand what you are saying. And Democrats agreed. We will set a grace period. It is okay.

You keep trying to debate this bill about the grace period. That is not an issue. That is not an issue at all. We agree to the grace period. Go, do your work; get your papers all worked out; get your staff all trained. But that is not what this issue is about.

This issue is about, where do you stand with consumers? Are you willing to say to consumers that if, in fact, you believe that you have been harmed in this closing, that all of a sudden the estimated costs are highly different, they are so different from what the final costs are—if you want to say to the consumer you don't have a right to go into court and raise that question, then you are against the consumers. The consumers should have a right to have their day in court despite the grace period.

The grace period should not be a period where you simply are getting your papers in order and you are training your staff. It should be a period where you still have a guarantee that you are not going to be tricked at closing time, that you are not going to be misled, that you are not going to be undermined in any way.

If you want this to be a grace period where folks can say, ''Ah, I have an opportunity now,'' the lender can say, ''I have an opportunity to get a little more money out of this deal,'' and then you would say if they misled the consumer that the consumer does not have a right at all to raise a question about it, I don't think so. So we on this side of the aisle, we stand with consumers.

When consumers decide to purchase a home, it is the biggest purchase of most people's lives, and they should be afforded the broadest recourse available under the law.

Many errors can occur in this complicated process, some made in good faith, some that are not. For example, a lender might fail to properly disclose key loan terms, such as annual interest rates, finance charges, and other critical information associated with purchasing a home. If a borrower feels that they have been harmed, they should have an opportunity to have their day in court without limitation.

I fully support the Consumer Financial Protection Bureau's announcement that it would engage in restrained enforcement actions against

lenders under their new mortgage disclosure rules. The Bureau made similar assurances in response to the mortgage underwriting and servicing rules that went into effect last year. And I fully expect the Bureau to do the same with these new disclosure rules that they have always done, to be responsive to Congress, industry, and other relevant stakeholders, and to make thoughtful decisions on the best way to proceed in protecting consumers. I have no reason to believe that they will not be as thoughtful in their approach to the new mortgage disclosures as they were with the mortgage underwriting and servicing rules.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Mr. MCGOVERN. I yield the gentlewoman an additional 2 minutes.

Ms. MAXINE WATERS of California. While I also support the provisions of H.R. 3192 that are consistent with the CFPB's action to date, my support ends when the vital consumer protections, like the private right of action afforded to consumers under the Truth in Lending Act, are weakened or, worse, completely eliminated.

Under current law, consumers that feel that a lender provided an inaccurate or misleading mortgage disclosure can file suit under the Truth in Lending Act, and lenders are forced to prove that the disclosures they provided were consistent with the act. The burden of proof is properly placed with the lenders, as they have the resources to prove their good faith intent, and consumers often have limited information at the time they file suit. H.R. 3192, however, would shield the lenders from liability if an error was committed in good faith even if a consumer relied on this information to their detriment.

The act or the effect of the good faith provision is that it requires that consumers prove from the onset of an action filed against a lender that an error was not made in good faith, a burden of proof that a borrower simply lacks the means to make. As a result, the good faith requirement in H.R. 3192 operates as yet another hurdle for consumers and is a harmful departure from current law.

So I offered the amendment. And the gentleman from Massachusetts (Mr. MCGOVERN) is correct. Why couldn't we have a debate on it? It is a very simple amendment.

This would help provide clarity to the marketplace while also protecting consumers. The amendment would simply restore a consumer's existing rights under TILA to bring an action during the temporary safe harbor period established by H.R. 3192 even if the action was filed in response to an error made by a lender in good faith.

Let me just say, whose side are you on? Are you on the side of consumers who expect you to protect them?

We have gone through a crisis in this country. We had a subprime meltdown. We discovered that consumers had been tricked. People buying homes had been misled. We discovered that they had loans that, well, they didn't even understand. We don't want to go back there. We want to protect consumers, and we have a right to do that. This amendment would have helped clarify that. You did not afford us that.

Mr. STIVERS. I yield myself such time as I may consume.

Mr. Speaker, there are a couple of things I want to make clear.

Earlier in my remarks, I acknowledged that the other side of the aisle agrees with us on an administrative grace period. The problem is, if they don't agree to both an administrative grace period and a grace period with regard to lawsuits for people acting in good faith—the key words here are ''good faith''—then there is no grace period because people will just choose to go sue during the grace period, and there will be no grace period.

It was good to hear the gentlewoman from California acknowledge that this is only a temporary good faith exception. It only lasts until February 1, 2016. It is just like the administrative grace period, and it only protects people in good faith.

Mr. Speaker, I will just ask the gentlewoman from California whether she believes somebody can act in good faith and also deceive and mislead at the same time, because her remarks imply that you can act in good faith while misleading and deceiving people.

□ 1315

I am not an attorney, but I would argue that good faith is really clear, and you are not acting in good faith when you deceive and mislead. Again, this bill should have been on the suspension calendar.

We shouldn't even have to be wasting time—valuable time—that we should be dealing with really important issues, as the gentleman from Massachusetts acknowledged earlier. But I did want to correct the RECORD on a few of those things.

Mr. Speaker, I think the key difference we have here is about whether good faith means anything. I would argue that the courts have found good faith means something. Every American knows what good faith is. This does not shift the burden. Those people being sued have to prove they acted in good faith.

So I think this is a really clear bill that provides a grace period for a limited amount of time, through February 1, 2016. But you have to provide both an administrative grace period and a grace period in the courts or there is no grace period at all.

Mr. Speaker, I yield 3 minutes to the gentleman from Kentucky (Mr. BARR), a distinguished member of the Financial Services Committee.

Mr. BARR. Mr. Speaker, I applaud and thank my colleague from Ohio and my colleague from Arkansas for their leadership on this issue.

On May 22, I sent a bipartisan letter with my colleague, Congresswoman MALONEY, to CFPB Director Richard Cordray requesting a grace period for compliance with the TILA-RESPA Integrated Disclosure rule, or TRID. The letter was signed by 254 Members of Congress. Of those, 92 were Democrats.

TRID is a complex rule and compliance term requiring new, untested software to harmonize data from realtors, mortgage brokers, lenders, land title agents, and others involved in the closing process. All that our letter requested was a grace period for those making good faith efforts to comply with the rule. No delay in the rule, no reproposal, just a grace period.

We have listened to our constituents, and what they tell us is that innocent mistakes are inevitable as the disclosure software is tested in the real world for the first time. In fact, CFPB cited a mistake as the reason to delay implementation of the rule from August 1 until this past Saturday, October 3.

However, that delay and promises of sensitive enforcement do nothing to provide certainty that honest mistakes during the early days of TRID, when these untested systems are used in real transactions, will not be punished with fines and lawsuits. If the Bureau is allowed to make mistakes, then our constituents should also be allowed to make innocent mistakes without penalty for a brief period of time to establish the systems necessary to reliably comply.

The Bureau, however, has proven unwilling to act. So today we consider a bill that implements the grace period requested in that letter. The Homebuyers Assistance Act simply provides a grace period until February 1, 2016, to ensure that home buyers and sellers can be assured their transaction will not be delayed and industry participants won't need to fear enforcement actions or frivolous lawsuits over data issues or typos.

It is what 92 of our Democratic colleagues requested just 5 months ago. But today, faced with a legislative solution to the problem, our colleagues are balking. The President has issued a veto threat. Leader PELOSI is whipping her members against the bill.

This is quite baffling. It seems to me that the interests of trial lawyers are trumping those of consumers trying to buy or sell their homes. Make no mistake. Allowing immediate legal liability under TRID only benefits litigious attorneys and overzealous bureaucrats.

So, Mr. Speaker, I rise in support of the rule and the underlying bill and hope my colleagues on both sides of the aisle will do the same.

In closing, let me just address the response that we should be on the side of consumers. That is absolutely correct. We should be on the side of consumers. What my constituents tell me back home is that, unfortunately, this new regulation doesn't make home buying simpler.

In fact, the number of pages are the same. Look at the regulation. Is this

pro-consumer? This is the regulation from Washington. This is complex. This is not simplification for consumers. This makes the home buying process more difficult.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. STIVERS. Mr. Speaker, I yield the gentleman an additional 2 minutes.

Mr. BARR. I thank the gentleman.

Mr. Speaker, this makes the home buying process more difficult for consumers. But at the end of the day, even if we are going to go forward with this new, complicated regulation, 1,800 pages or so, at least—at least—give the participants—the closing attorneys, the title insurance agents, the Realtors, the advocates for the home buyers, and the advocates for the consumers—let them have a brief period of time where they can get up to speed with the complexity of this rule so that innocent mistakes are not punished and that home buyers are not punished.

Let's set the politics aside on this. This is not about Democrat or Republican here. We have got a big bipartisan letter. This is something that protects our constituents. This is what our constituents are telling us they need to come into compliance with this new, complex law.

Isn't buying and selling a home, isn't moving from home to home, complex enough? Let's not let the bureaucrats make it even more difficult.

Mr. MCGOVERN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, let me just say to my friend, the gentleman from Kentucky, I signed his letter. I agree with him. There should be a grace period. If that is what we were talking about right now, I don't think there would be much of a debate. We got what we wanted.

But ''yes'' is not a good enough answer for some of my friends on the other side of the aisle. So you bring something that might be a redundant bill. But I would be less exercised over voting for a redundant bill if that is all it was. But you expanded it. You added something that wasn't in the letter. Basically, you added something that we strongly believe jeopardizes consumers.

Now, what makes us even more exercised over here is that the Rules Committee reported out a rule that denied the right of the ranking member of the Financial Services Committee, Ms. WATERS of California, to bring an amendment to remedy that to the floor—a totally closed rule.

The one real controversy about what we are doing here today is this provision that we think hurts consumers, and we can't have a vote on it.

Mr. Speaker, the amendment was germane. She is the ranking member. We are only asking for 1 minute. We are not doing anything else here of any consequence. We are not trying to figure out our long-term budget problems. So you could give us another 10 minutes to debate an amendment, and you have chosen to not do that.

I will just say one other thing. Everybody holds up that prop, the 1,800 pages of regulations. But let's just help break it down because we are into a lot of props in this place. We ought to also understand what the facts are.

First, the 1,800 pages are contained in the double-spaced document. The text in the Federal Register is actually not 1,800 pages, but 634 pages, roughly one-third of that. The rule itself, the regulatory text, is only 26 pages—only 26 pages.

Mr. Speaker, 171 pages are sample and model forms which my friends on the other side of the aisle say we want the agency to help provide industry with concrete guidance. So there are 171 pages of sample and model forms in there. We have further breakdown here if my friends are interested.

Let's be clear. None of us here object. In fact, we all support the grace period. That is not what is contentious about this debate.

It is this anti-consumer provision that has been inserted in this bill by my Republican friends that have us concerned. At a minimum, the Rules Committee ought to have allowed for there to be a debate where that could be voted up or down. If my friends don't like it, they can vote ''no.''

Instead, we hear excuses, Oh, no, it wasn't offered in the full committee, as if that somehow is a reason to deny a Member the right to offer an amendment to the floor; Oh, we can't make it in order because, oh, it won't pass anyway, a new standard now by the Rules Committee in terms of what will be made in order.

Just give us the amendment. Let's have a real debate. Let's actually be deliberative for a change here.

Mr. Speaker, I reserve the balance of my time.

Mr. STIVERS. Will the gentleman from Massachusetts (Mr. MCGOVERN) yield for the purpose of a colloquy?

Mr. MCGOVERN. I am happy to yield to the gentleman from Ohio.

Mr. STIVERS. I am curious if you are arguing—because it sounds to me like the gentleman from Massachusetts is arguing that we only want to give people protections from administrative actions; we don't want to give them equal protection in the courts that they are getting from administrative regulations when they are acting in good faith.

Is that what you are arguing?

Mr. MCGOVERN. What I am arguing——

Mr. STIVERS. If they are acting in good faith, they should still be allowed to be sued and they should still have all the penalties for a wrong comma——

Mr. MCGOVERN. What I am arguing——

Mr. STIVERS.—even if they are acting in good faith? I will yield the gentleman some time in a second.

But is that what you are arguing? If there is a comma misplaced or they accidentally tried to comply, but in good faith made an accident, you think they should suffer all the slings and arrows in court, even though they wouldn't suffer any slings and arrows from regulators?

I yield such time as he may consume to the gentleman from Massachusetts (Mr. MCGOVERN) to answer that question.

Mr. MCGOVERN. What I have argued is that the burden shouldn't be on the consumer. Your legislation adds a whole new dimension to this debate that, quite frankly, has us concerned. At a minimum, it deserves a debate on this floor.

This is the rule. We are debating how we are going to debate the underlying legislation. I have not yet heard one reason why we can't have an amendment to try to correct what we think is an injustice and a potential harmful impact on our consumers.

Mr. STIVERS. Mr. Speaker, I didn't hear an answer there. But the point is people deserve equal protection during a grace period in the courts if they acted in good faith. The key here is good faith. It is written right into the bill.

They deserve the same protections in court if they act in good faith that they deserve from administrative action from the regulators. They deserve the same help and remediation to get their deficits corrected as opposed to punitive action.

The problem is, without that provision—and let me add this is a temporary provision until February 1, 2016. The good faith protections don't even last past February 1. It is the same protection for the same time period in the courts as from administrative action.

Mr. Speaker, I yield 1 minute to the gentleman from Kentucky (Mr. BARR).

Mr. BARR. Mr. Speaker, I thank the gentleman.

Mr. Speaker, just briefly in response to my colleague from Massachusetts and the analysis that this 1,800-page regulation is just a prop and he blames about 171 pages on explanations and guidance and suggests that, well, that is a good thing, we want explanations and guidance from the bureaucrats to explain how this works, let me tell you what my constituents back in Kentucky are telling me what happens in the real world.

In the real world, how closing attorneys—this is a closing attorney in Kentucky who says this interprets this stack of paper, and he says, ''I am going to have to do two closings, a TRID-compliant closing and then another closing that actually informs my client what is going on in the transaction.''

Now, is that simplifying things for consumers? Does that make things easier for a home buyer and a home seller to have two closings, one that is TRID-compliant, compliant with the bureaucracy, and one that actually helps the home buyer with a HUD settlement statement? I don't think so.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. STIVERS. Mr. Speaker, I yield the gentleman an additional 1 minute.

Mr. BARR. Mr. Speaker, I thank the gentleman.

Mr. Speaker, the point here is that we should be making things easier. If it is so doggone complicated that you have to have two closings, at least give us 6 months to figure this thing out, 6 months of a grace period for good faith efforts to come into compliance where innocent mistakes happen.

Mr. STIVERS. Mr. Speaker, I would request how much time each side has remaining.

The SPEAKER pro tempore. The gentleman from Ohio has 6 minutes remaining. The gentleman from Massachusetts has 6½ minutes remaining.

Mr. STIVERS. Mr. Speaker, I continue to reserve the balance of my time, and I would inform my colleague I am prepared to close.

Mr. MCGOVERN. Mr. Speaker, let me again say we have no objection to a grace period. In fact, we support it. I signed the gentleman from Kentucky's letter. That is not the controversy here. It is what we think is language that could do potential harm to consumers.

Let me just say to the gentleman, in the real world, we have seen consumers get a raw deal time and time again, in large part because of the lack of oversight and the lack of defense they get in this Chamber.

So, yes, we are standing up for consumers because we don't want to see them continue to get a raw deal. That is what we are concerned about.

If you want to disagree with me on that, fine. But that is no reason to not allow there to be a debate on an amendment that is germane to this bill that would correct what we think is a flaw in this legislation.

Mr. Speaker, I yield 2 minutes to the gentlewoman from California (Ms. MAXINE WATERS.)

Ms. MAXINE WATERS from California. Mr. Speaker and Members, we have to keep saying over and over again that this is not about the grace period. They keep arguing that somehow they favor a grace period, and we do not.

We have made it clear that is not what the debate is about. We support a grace period. Not only that, Mr. Cordray at the Consumer Financial Protection Bureau supports a grace period. That is not the argument here.

The argument is what you don't want to talk about, my amendment that I attempted. You came to this floor with a closed rule to keep us from talking about an amendment that would protect the consumers. My amendment would allow that consumers have a right to have their day in court.

When you talk about good faith and the way that this bill is written, of course. In my opinion, when a consumer in this grace period takes a look at the documents and if it is simply a comma, as one has indicated, well, that could be a mistake in good faith, and the lender will be okay.

□ 1330

But when the interest rates change, when there are more fees than were anticipated, when the cost of that mortgage goes up and the consumer says, ''Hey, this is not what I really intended. This is not what I agreed to,'' and the lender says, ''Sorry, that is it. That is what you signed up for,'' then the consumer has a right to go to court. And even though you would place the responsibility on the consumer to have to prove that the lender did not act in good faith, different from what the law is now, that consumer should have the right to go to court and make his or her case.

That is what this amendment is all about, and you know it. It is not about bringing your props in trying to say this is the bill. That is not the bill. You have all of the comments and everything else that is associated with the bill. So let's get some truth out here and have people understand what the amendment is and not just props showing that you have thousands of pages of a bill.

Mr. STIVERS. Mr. Speaker, I reserve the balance of my time.

Mr. MCGOVERN. Mr. Speaker, how much time do I have remaining?

The SPEAKER pro tempore. The gentleman from Massachusetts has 3½ minutes remaining.

Mr. MCGOVERN. Mr. Speaker, I yield myself the remainder of my time.

Mr. Speaker, I insert into the RECORD a letter signed by a number of civil rights organizations, all opposed to this bill because of the provision that Ms. WATERS and I have been talking about now for close to an hour.

OCTOBER 5, 2015.

DEAR MEMBER OF CONGRESS: We are writing to urge you to oppose H.R. 3192, which insulates lenders from accountability when they make misleading disclosures to homeowners. The bill, which suspends liability to individuals and government for the first four months after the new mortgage disclosure rules take effect, undermines compliance with the new rules by letting lenders off the hook even where homeowners have been harmed. Homeowners who would receive false or misleading mortgage cost disclosures during such a period would have no remedy. Moreover, it sets a dangerous precedent by suspending liability where legal rules apply.

The mortgage industry, after having had approximately two years to implement the new disclosure requirements, was given an additional reprieve when the effective date was extended to October 3, 2015. Moreover, the Consumer Financial Protection Bureau has repeatedly demonstrated its responsiveness to concerns about implementation of this rule and to mortgage rules generally. Director Cordray announced in June that the Bureau would be sensitive to good faith efforts to implement the new rule, and recently the Bureau and the prudential regulators offered greater detail on how initial examinations for compliance with the rule will take into account systems adopted to promote compliance. The Bureau successfully used a similar approach for implementation of the ability to repay rule and also demonstrated its responsiveness to lenders by adjusting the small creditor definition for that rule.

The time has now come to let the combined TILA/RESPA disclosures take effect. The disclosure form will give consumers expanded information before making the biggest purchase of their lives. A carve-out will provide an opportunity for some to evade the rules and will generally inhibit incentives to comply promptly. A rule without enforcement is no rule at all.

H.R. 3192 seeks to establish a ''good faith'' standard for exemption from the rule. However, the CFPB already has the authority to take into account good-faith efforts to comply with regulations. In contrast, a homeowner who receives false or misleading disclosures would face significant hurdles in overcoming a good-faith requirement. Even if a lender acted in good faith, the homeowner would still have agreed to the loan based on incorrect information and would have no recourse.

It would be dangerous to set a new precedent of suspending private enforcement for violations of a law that is in effect. The ability of consumers to protect themselves is essential to the efficacy of legal requirements. An individual homeowner, however, is not in a position to prove whether the lender operated in good faith. While few homeowners ever bring a legal case, those who do generally have faced substantial harm and have a right to redress.

Lenders are not subject to any liability at all under the Real Estate Settlement Procedures Act (RESPA) for violations of the disclosure requirements because the law does not allow for private rights of action for such cases. In addition, the Truth in Lending Act (TILA) already includes provisions protecting creditors from errors made in good faith (such as timing of disclosures). For TILA errors involving numerical disclosures, Congress already has allowed creditors to overstate the actual amount without penalty, and the CFPB's rule for the new disclosures permits third party fees to exceed the earlier estimates by up to ten percent. As a result, homeowners who seek redress have received markedly inaccurate disclosures.

Litigation is a last resort and rarely undertaken. Few consumers seek out attorneys even when they are injured. Moreover, TILA provides for payment of attorney fees only if the lawsuit is successful, so attorneys are reluctant to take on cases unless violations are clear.

The incidence of private litigation under the Truth in Lending Act is fairly rare, especially in comparison to the volume of mortgage loans and credit generally outstanding in the United States. Even during a financial crisis that rivaled the Great Depression, only a tiny fraction of mortgage loans became the focus of TILA litigation.

We urge you to oppose H.R. 3192, which would remove key incentives for lenders to comply with the new mortgage disclosures and leave homeowners who have been misled with no recourse.

Sincerely,

Americans for Financial Reform
California Reinvestment Coalition
Connecticut Fair Housing Center
Corporation for Enterprise Development (CFED)
Empire Justice Center
Homeownership Preservation Foundation
Housing and Economic Rights Advocates
Local Initiatives Support Corporation
NAACP
National Association of Consumer Advocates
National Consumer Law Center (on behalf of its low-income clients)
National Fair Housing Alliance

North Carolina Justice Center
U.S. PIRG
Woodstock Institute.

Mr. MCGOVERN. Mr. Speaker, it is clear we have a disagreement here, and it ought to be resolved in an open and fair fashion with a debate and a vote on an amendment. We are not going to have that.

So I am just going to close by saying to my colleagues on both sides of the aisle I have got a radical idea for what I think is the greatest democratic institution in the world, the United States Congress. That radical idea is that we ought to allow a little democracy to happen here. We ought to not be afraid of debate. We ought to not be afraid of allowing at least one amendment—that is all, one amendment—to come to the floor so that the concerns that we have voiced on our side of the aisle, a worry that consumers will once again become victims and get a raw deal, could be avoided. We ought to have that debate, and we ought to vote up or down on it.

This grace period is, as I said, supported by everybody. It is supported by the CFPB. We are all on board on that. That is not the controversy. The controversy is this added stuff. And the way the majority has decided to handle this—to shut the whole process down—that is, I think, beneath what this institution should be about.

So I would urge my colleagues in the strongest possible terms to please vote against this rule. Send a message to the leadership here that we need to do this better. We need a better process. This process is lousy, and we all should be fed up with it.

I yield back the balance of my time.

Mr. STIVERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I want to address the thing that the gentleman has continued to talk about: good faith.

Good faith is known in all 50 States. It has been enacted in the Uniform Commercial Code. It is kind of interpreted two ways.

And, by the way, the defendants are the ones who have to prove they acted in good faith, not the litigants, not the people who bring the lawsuit, but the defendants have to meet one of two standards to prove they acted in good faith.

Number one is a reasonableness standard. In general, they relied on something. They were reasonable in their dealings. The plaintiff does not have to prove anything, just the defendant.

The second also uses reasonableness, but it is about intent. If they intended to comply with the standard, that is the other thing that the defendant brings forward.

I want to be clear here. Nothing changes the standard for a plaintiff in this. So this whole argument about whether somebody can act in good faith and yet deceive people, any court in the land would say that can't happen. You can't deceive somebody and say you acted in good faith. That is not good faith.

So we stand with consumers who want to close on their homes for the American Dream in a timely way. We also stand by those who are trying in good faith to comply with 1,886 pages of regulation. It is important to note that this is a temporary standard through February 1, 2016, to give people a grace period from both administrative actions and legal actions. You have to give them a grace period in both categories.

If you only give an administrative grace period, as the other side of the aisle has argued, everyone will simply run to the courts and there is no grace period there for good faith efforts. Good faith is important. It means something. We stand with consumers. We do not stand with trial lawyers.

This bill allows a transition period to occur and ensure that buyers and sellers can have closings during that period, and those that are acting in good faith will be protected from both regulation and litigation.

Mr. Speaker, I urge my colleagues to support the rule and the underlying bill.

I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore (Mr. YODER). The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. MCGOVERN. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

RAISING A QUESTION OF THE PRIVILEGES OF THE HOUSE

Ms. SLAUGHTER. Mr. Speaker, I rise to a question of the privileges of the House and offer the resolution previously noticed.

The SPEAKER pro tempore. The Clerk will report the resolution.

The Clerk read as follows:

Whereas the attacks in Benghazi, Libya, on September 11, 2012, took the lives of U.S. Ambassador Christopher Stevens, Foreign Service Officer Sean Smith, and former Navy SEALs Tyrone Woods and Glen Doherty;

Whereas the events leading up to and in the immediate aftermath of the attacks on the U.S. consulate in Benghazi were rightfully and thoroughly examined to honor the memory of the victims and to improve the safety of the men and women serving our country overseas;

Whereas the independent Accountability Review Board convened by the U.S. State Department investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas five committees in the U.S. House of Representatives investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas four committees in the U.S. Senate investigated the events in Benghazi and found no evidence of deliberate wrongdoing;

Whereas in each fiscal year, more than $4 billion is appropriated to run the Congress, with untold amounts of this taxpayer money expended by nine Congressional committees to investigate the events in Benghazi, none of which produced any evidence of deliberate wrongdoing;

Whereas after the exhaustive, thorough, and costly investigations by nine Congressional committees and the independent Accountability Review Board found no evidence of deliberate wrongdoing, Republican leaders in the House insisted on using taxpayer dollars to fund a new, duplicative ''Select Committee on the Events Surrounding the 2012 Terrorist Attack in Benghazi,'' (hereafter the Select Committee) to re-examine the matter;

Whereas this taxpayer-funded committee was given broad powers to pursue its investigations, including an unlimited, taxpayer-funded budget and granting the Chairman the legal authority to subpoena documents and compel testimony without any debate or a vote;

Whereas the ongoing Republican-led investigation into the events in Benghazi is now one of the longest running and least productive investigations in Congressional history;

Whereas a widely-quoted statement made on September 29th, 2015 by Representative Kevin McCarthy, the Republican Leader of the House of Representatives, has called into question the integrity of the proceedings of the Select Committee and the House of Representatives as a whole;

Whereas this statement by Representative McCarthy demonstrates that the Select Committee established by Republican leaders in the House of Representatives was created to influence public opinion of a presidential candidate;

Whereas the Select Committee has been in existence for 17 months but has held only three hearings;

Whereas the Select Committee abandoned its plans to obtain public testimony from Defense Department and Intelligence Community leaders;

Whereas the Select Committee excluded Democratic Members from interviews of witnesses who provided exculpatory information related to its investigation;

Whereas information obtained by the Select Committee has been selectively and inaccurately leaked to influence the electoral standing of a candidate for public office;

Whereas such actions represent an abuse of power that demonstrates the partisan nature of the Select Committee;

Whereas the Select Committee has spent more than $4.5 million in taxpayer funds to date to advance its partisan efforts;

Whereas this amount does not include the costs of the independent Accountability Review Board; the hearings and reports by nine Congressional committees; the time, money, and resources consumed by Federal agencies to comply with Select Committee requests; or the opportunity cost of not spending this money elsewhere, such as improving security for our diplomatic officers abroad;

Whereas it is an outrage that more than $4.5 million in taxpayer funds have been used by Republicans in the House of Representatives, not to run the government, but to interfere inappropriately with an election for president of the United States;

Whereas the use of taxpayer dollars by the House of Representatives for campaign purposes is a violation of the Rules of the House and Federal law;

Resolved, That:

1) this misuse of the official resources of the House of Representatives for political purposes undermines the integrity of the proceedings of the House and brings discredit to the House;

2) the integrity of the proceedings of the House can be fully restored only by the dissolution of the Select Committee; and

3) the Select Committee shall be dismantled and is hereby directed to make public within thirty days transcripts of all unclassified interviews and depositions it has conducted.

The SPEAKER pro tempore. The Chair would entertain argument on whether the resolution qualifies as a question of the privileges of the House.

Does any Member seek recognition?

If not, the Chair will rule.

The gentlewoman from New York seeks to offer a resolution as a question of the privileges of the House under rule IX. The resolution alleges that a select committee established by order of the House has misused House resources for a political purpose and proposes to dismantle the select committee.

In evaluating the resolution under rule IX, the Chair must determine whether the resolution affects ''the rights of the House collectively, its safety, dignity, and the integrity of its proceedings.'' In addition, Cannon's Precedents, volume 6, section 395 cites the precedent of September 24, 1917, for the proposition that ''the presence of unprivileged matter destroys the privilege of a resolution otherwise privileged.'' That ruling is the foundation for the principle that either the entire resolution is privileged, or none of it is.

Section 706 of the House Rules and Manual documents several precedents holding that a resolution alleging a question of the privileges of the House may not collaterally challenge a rule of the House.

One such precedent occurred on January 23, 1984. On that date, Speaker O'Neill ruled that a resolution directing a change in political ratios of committee membership did not qualify as a question of privilege because that issue could be otherwise presented to the House in a privileged manner. The Speaker noted that the resolution itself did not constitute a change in the rules of the House, but nevertheless held that the resolution did not qualify because it presented a collateral challenge to an adopted rule of the House.

The Chair would also note the events of January 31, 1996, when a resolution directing the Speaker to withdraw an invitation for a foreign head of state to address a joint meeting of Congress was held not to present a question of privilege because it proposed a collateral change in a previous order of the House.

In each of these cases, the crucial question was whether the resolution presented a collateral challenge to an existing rule or order of the House.

The resolution offered by the gentlewoman from New York proposes to dismantle the Select Committee on the Events Surrounding the 2012 Terrorist Attack in Benghazi, which was established in the 114th Congress by section 4(a) of House Resolution 5, adopted by the House on January 6, 2015. The resolution presents a collateral challenge to that order of the House. As such, the resolution does not constitute a question of the privileges of the House.

Ms. SLAUGHTER. Mr. Speaker, I appeal the ruling of the Chair.

The SPEAKER pro tempore. The question is, Shall the decision of the Chair stand as the judgment of the House?

MOTION TO TABLE

Mr. STIVERS. Mr. Speaker, I move to lay the appeal on the table.

The SPEAKER pro tempore. The question is on the motion to table.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, this 15-minute vote on the motion to table will be followed by a 5-minute vote on adoption of House Resolution 462.

The vote was taken by electronic device, and there were—yeas 240, nays 183, not voting 11, as follows:

[Roll No. 536]

YEAS—240

Abraham
Aderholt
Allen
Amash
Amodei
Babin
Barletta
Barr
Barton
Benishek
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Boustany
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Burgess
Byrne
Calvert
Carter (GA)
Carter (TX)
Chabot
Chaffetz
Clawson (FL)
Coffman
Cole
Collins (GA)
Collins (NY)
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Crenshaw
Culberson
Curbelo (FL)
Davis, Rodney
Denham
Dent
DeSantis
DesJarlais
Diaz-Balart
Dold
Donovan
Duffy
Duncan (SC)
Duncan (TN)
Ellmers (NC)
Emmer (MN)
Farenthold
Fincher
Fitzpatrick
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Garrett
Gibbs
Gibson
Gohmert
Goodlatte
Gosar
Gowdy
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guinta
Guthrie
Hanna
Hardy
Harper
Harris
Hartzler
Heck (NV)
Hensarling
Herrera Beutler
Hice, Jody B.
Hill
Holding
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurd (TX)
Hurt (VA)
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (OH)
Johnson, Sam
Jolly
Jones
Jordan
Joyce
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger (IL)
Kline
Knight
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
LoBiondo
Long
Loudermilk
Love
Lucas
Luetkemeyer
MacArthur
Marchant
Marino
Massie
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mica
Miller (FL)
Miller (MI)
Moolenaar
Mooney (WV)
Mullin
Mulvaney
Murphy (PA)
Neugebauer
Newhouse
Noem
Nugent
Nunes
Olson
Palazzo
Palmer
Paulsen
Pearce
Perry
Pittenger
Pitts
Poe (TX)
Poliquin
Pompeo
Posey
Price, Tom
Ratcliffe
Reed
Reichert
Renacci
Ribble
Rice (SC)
Rigell
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney (FL)
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce
Russell
Ryan (WI)
Salmon
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Stefanik
Stewart
Stivers
Stutzman
Thompson (PA)
Thornberry
Tiberi
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walberg
Walden
Walker
Walters, Mimi
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Westmoreland
Whitfield
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Young (IN)
Zeldin
Zinke

NAYS—183

Adams
Aguilar
Ashford
Bass
Beatty
Becerra
Bera
Beyer
Bishop (GA)
Blumenauer
Bonamici
Boyle, Brendan F.
Brady (PA)
Brown (FL)
Brownley (CA)
Bustos
Butterfield
Capps
Capuano
Cárdenas
Carney
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Conyers
Cooper
Costa
Courtney
Crowley
Cuellar
Cummings
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
DeSaulnier
Deutch
Doggett
Doyle, Michael F.
Duckworth
Edwards
Ellison
Engel
Eshoo
Esty
Farr
Fattah
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Graham
Grayson
Green, Al
Green, Gene
Grijalva
Gutiérrez
Hahn
Hastings
Heck (WA)
Higgins
Himes
Honda
Hoyer
Huffman
Israel
Jackson Lee
Jeffries
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kelly (IL)
Kennedy
Kildee
Kilmer
Kind
Kirkpatrick
Kuster
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lee
Levin
Lewis
Lieu, Ted
Lipinski
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham (NM)
Luján, Ben Ray (NM)
Lynch
Maloney, Carolyn
Maloney, Sean
Matsui
McCollum
McDermott
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Rourke
Pallone
Pascrell
Pelosi
Perlmutter
Peters
Peterson
Pingree
Pocan
Polis
Price (NC)
Quigley
Rangel
Rice (NY)
Richmond
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Scott, David
Serrano
Sewell (AL)
Sherman
Sires
Slaughter
Smith (WA)
Speier
Swalwell (CA)
Takai
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Van Hollen
Vargas
Veasey
Vela
Velázquez
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Watson Coleman
Welch
Wilson (FL)
Yarmuth

NOT VOTING—11

Dingell
Granger
Hinojosa
Hudson
Lummis
Payne
Scott (VA)
Sinema
Smith (TX)
Walorski
Williams

□ 1413

So the motion to table was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PROVIDING FOR CONSIDERATION OF H.R. 3192, HOMEBUYERS ASSISTANCE ACT, AND PROVIDING FOR PROCEEDINGS DURING THE PERIOD FROM OCTOBER 12, 2015, THROUGH OCTOBER 19, 2015

The SPEAKER pro tempore. The unfinished business is the vote on adoption of the resolution (H. Res. 462) providing for consideration of the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes, and providing for proceedings during the period from October 12, 2015, through October 19, 2015, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the resolution.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 238, nays 181, not voting 15, as follows:

[Roll No. 537]

YEAS—238

Abraham
Aderholt
Allen
Amash
Amodei
Babin
Barletta
Barr
Barton
Benishek
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Boustany
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Burgess
Byrne
Calvert
Carter (GA)
Carter (TX)
Chabot
Chaffetz
Clawson (FL)
Coffman
Cole
Collins (GA)
Collins (NY)
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Crenshaw
Culberson
Curbelo (FL)
Davis, Rodney
Denham
Dent
DeSantis
DesJarlais
Diaz-Balart
Dold
Donovan
Duffy
Duncan (SC)
Duncan (TN)
Ellmers (NC)
Emmer (MN)
Farenthold
Fincher
Fitzpatrick
Fleischmann
Fleming
Flores
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Garrett
Gibbs
Gibson
Gohmert
Goodlatte
Gosar
Gowdy
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guinta
Guthrie
Hanna
Hardy
Harper
Harris
Hartzler
Heck (NV)
Hensarling
Herrera Beutler
Hice, Jody B.
Hill
Holding
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurd (TX)
Hurt (VA)
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (OH)
Johnson, Sam
Jolly
Jones
Jordan
Joyce
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger (IL)
Kline
Knight
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
LoBiondo
Long
Loudermilk
Love
Lucas
Luetkemeyer
MacArthur
Marchant
Marino
Massie
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mica
Miller (FL)
Miller (MI)
Moolenaar
Mooney (WV)
Mullin
Mulvaney
Murphy (PA)
Neugebauer
Newhouse
Noem
Nugent
Nunes
Olson
Palazzo
Palmer
Paulsen
Pearce
Perry
Pittenger
Pitts
Poe (TX)
Poliquin
Pompeo
Posey
Price, Tom
Ratcliffe
Reed
Reichert
Renacci
Ribble
Rice (SC)
Rigell
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney (FL)
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce
Russell
Ryan (WI)
Salmon
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Stefanik
Stewart
Stivers
Stutzman
Thompson (PA)
Thornberry
Tiberi
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walden
Walker
Walters, Mimi
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Westmoreland
Whitfield
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Young (IN)
Zeldin
Zinke

NAYS—181

Adams
Aguilar
Ashford
Bass
Beatty
Becerra
Bera
Beyer
Bishop (GA)
Blumenauer
Bonamici
Boyle, Brendan F.
Brady (PA)
Brown (FL)
Brownley (CA)
Bustos
Butterfield
Capps
Capuano
Cárdenas
Carney
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Conyers
Cooper
Costa
Courtney
Crowley
Cuellar
Cummings
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
DeSaulnier
Deutch
Doggett
Doyle, Michael F.
Duckworth
Edwards
Ellison
Engel
Eshoo
Esty
Farr
Fattah
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Graham
Grayson
Green, Al
Green, Gene
Grijalva
Gutiérrez
Hahn
Hastings
Heck (WA)
Higgins
Himes
Honda
Hoyer
Huffman
Israel
Jackson Lee
Jeffries
Johnson (GA)
Johnson, E. B.
Kaptur
Keating
Kelly (IL)
Kennedy
Kildee
Kilmer
Kind
Kirkpatrick
Kuster
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lee
Levin
Lewis
Lieu, Ted
Lipinski
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham (NM)
Luján, Ben Ray (NM)
Lynch
Maloney, Carolyn
Maloney, Sean
Matsui
McCollum
McDermott
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Rourke
Pallone
Pascrell
Pelosi
Perlmutter
Peters
Peterson
Pingree
Pocan
Polis
Price (NC)
Quigley
Rangel
Rice (NY)
Richmond
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Scott, David
Serrano
Sewell (AL)
Sherman
Sires
Slaughter
Smith (WA)
Swalwell (CA)
Takai
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Van Hollen
Vargas
Veasey
Vela
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Watson Coleman
Welch
Wilson (FL)
Yarmuth

NOT VOTING—15

Dingell
Forbes
Granger
Hinojosa
Hudson
Lummis
Payne
Scott (VA)
Sinema
Smith (TX)
Speier
Velázquez
Walberg
Walorski
Williams

□ 1421

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERMISSION TO POSTPONE ADOPTION OF MOTION TO RECOMMIT ON H.R. 3192, HOMEBUYERS ASSISTANCE ACT

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that the question of adopting a motion to recommit on H.R. 3192 may be subject to postponement as though under clause 8 of rule XX.

The SPEAKER pro tempore (Mr. HOLDING). Is there objection to the request of the gentleman from Texas?

There was no objection.

HOMEBUYERS ASSISTANCE ACT

Mr. HENSARLING. Mr. Speaker, pursuant to House Resolution 462, I call up the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 462, the bill is considered read.

The text of the bill is as follows:

H.R. 3192

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Homebuyers Assistance Act''.

SEC. 2. ENFORCEMENT SAFE HARBOR.

The integrated disclosure requirements for mortgage loan transactions under section 4(a) of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)), section 105(b) of the Truth in Lending Act (15 U.S.C. 1604(b)), and regulations issued under such sections may not be enforced against any person until February 1, 2016, and no suit may be filed against any person for a violation of such requirements occurring before such date, so long as such person has made a good faith effort to comply with such requirements.

The SPEAKER pro tempore. The bill shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentleman from Texas (Mr. HENSARLING) and the gentlewoman from California (Ms. MAXINE WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. HENSARLING. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and

submit extraneous materials on the bill under consideration.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. HENSARLING. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in strong support of H.R. 3192, the Homebuyers Assistance Act. It is a very modest act, and it also happens to be a very bipartisan act, that would bring some temporary relief to mortgage market participants who are attempting to secure financing and close on their homes. It will help allow there to be a transition period for a very complicated rule that has been promulgated by the Consumer Financial Protection Bureau that went into effect Saturday.

Mr. Speaker, we want to make sure that hardworking Americans do not lose out on the opportunity for their portion of the American Dream, including home ownership, as this new rule is brought to bear.

Now, let me be the first to say that as a Member of this body who finds very little good to be found in the Dodd-Frank Act, directing the CFPB to try to make disclosures more simple and more easily and readily understandable is a good thing. But the problem, Mr. Speaker, is in trying to integrate something called TILA, the Truth in Lending Act, disclosures with something called RESPA, the Real Estate Settlement Procedures Act, two different acts.

To try to reconcile those two, the CFPB promulgated a 1,888-page rule, complete with guidance. So now those who are involved in the marketplace trying to help finance homes are left with this behemoth to try to put into their computer systems, their IT systems, into training. Being able to streamline disclosures is a very, very important thing to do, but it is fairly difficult to do when there are almost 2,000 pages of complex, compound, complicated language.

We know that when these new systems are put into place, Mr. Speaker, there can be glitches. There can be temporary setbacks. Sometimes the software doesn't quite work as intended. Just ask those in charge of the ObamaCare rollout. ObamaCare was on the books as law for many, many years before the rollout came, and it was a disastrous rollout. I have no doubt people were operating in good faith, but they rolled it out and it failed.

So all over America, title agencies and mortgage lenders are having to change their software, having to change their process and procedures. We don't want low- and moderate-income people who finally put enough money away for a down payment to be set back in their attempt to get their mortgage.

I want to thank the gentleman from Arkansas (Mr. HILL), who is the author of the bill. It is, again, a very, very bipartisan bill. I want to thank him for his leadership. And before that, the gentleman from New Mexico (Mr. PEARCE) had been very, very engaged in this issue. I want to thank them for their leadership, because without it, again, what we are looking at here is people losing out on the opportunity to close on their homes.

And so the bill is a simple bill. It says: You know what? For 4 months let's create a temporary, trial period and safe harbor for those who act in good faith in trying to implement this new 1,888-page behemoth rule. Let's allow a little bit of a transition period to hold these people harmless if they act in good faith.

Again, Mr. Speaker, if they are acting in good faith.

Yes, I assume the CFPB, which promulgated the rule, acted in good faith. But guess what, Mr. Speaker, they violated the law in rolling out this rule, and yet they were held harmless in their so-called trial period. Can't we do the same for those who are trying to make the American Dream of home ownership come true?

If we do not pass this bill, I am afraid what we will hear is what I have heard from different people back in my home State of Texas. What I heard from one Texas land title man is:

> No question, more conservative lending in sales volumes will result. This will impact both buyers and sellers. And the new rules could have a cost impact. Lenders may decide to raise fees to cover potential exposure.

□ 1430

Another real estate individual in Texas went on to say large lenders have already announced they are not going to do one-time closings anymore due to the uncertainty.

We are hearing all kinds of language, and that is one of the reasons that 255 Members of this body, Mr. Speaker, including 91 Democrats, wrote to the head of the CFPB asking him to do exactly what this bill would do.

It is not just limited to the House side. Forty-one Senators signed almost an identical letter asking the CFPB director for this very short period of time for people who operate in good faith to be held harmless and not to be sued, not to be fined, not to be persecuted, so that the American people can enjoy their right of home ownership.

It is a modest bill. It is a bipartisan bill. It is for the homeowner. I urge its adoption.

Mr. Speaker, I reserve the balance of my time.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield myself 5 minutes for an opening statement.

I rise today in opposition to H.R. 3192, a proposal that I believe erodes consumers' ability to have their day in court and that undermines efforts to comply with the CFPB's new TILA-RESPA Integrated Disclosure act.

When I say TILA and RESPA, I am talking about the Truth in Lending Act and the Real Estate Settlement Procedures Act.

Mr. Speaker, I stand in full support of the Consumer Financial Protection Bureau's decision to engage in restrained enforcement of the new disclosure rules until 2016, and I support the FFIEC's recent announcement that prudential regulators' supervision of financial institutions' compliance with the new rules will recognize the scope and scale of the changes necessary for financial institutions and other affected entities to effectively comply.

Simply speaking, when the business community and Democrats and Republicans all basically said, ''We believe that these integrated rules are complicated. It is going to take industry time to get up to speed,'' they have got to change their paper. They have got to train their employees, et cetera, et cetera. We all agree that there should be a grace period.

So, with that, my support for a temporary period of restrained administrative enforcement and supervision reflects the recognition of the massive undertaking that lenders and other settlement providers have undergone in preparation for the new disclosure rules.

Now, given the administrative liability that lenders would face under both the Real Estate Settlement Procedures Act and the Truth in Lending Act, I fully understand the real concerns that affected entities have, given the scale and scope of the changes called for under the new disclosure rules.

Mr. Speaker, industry requests to date that the Bureau and other Federal regulators take a more thoughtful approach with respect to their enforcement and supervision is reasonable.

My support for the actions taken to date by regulators to consider good faith compliance efforts by lenders and other entities affected by the new disclosure rules does not, however, extend to suspending, even temporarily, one of the more important consumer protections available to the Truth in Lending Act, which is a consumer's right to bring an action protecting themselves in the event that a lender makes an inaccurate, untimely, misleading disclosure.

Basically, what we are talking about now is who is going to protect the consumer in all of this. We are saying that there is a need to protect consumers. Those who oppose the amendment that I tried to bring to the floor to do just that are saying they are not on the side of the consumer.

While the good faith provision in H.R. 3192 does allow consumers to bring actions in response to egregious violations of the Truth in Lending Act, consumers can still rely on inaccurate or misleading disclosure errors that are made in good faith.

Under current law, borrowers can bring an action where a disclosure is inaccurate or misleading, even if the error is made in good faith, and the burden under current law is on the

lender to prove that their disclosure is consistent with the Truth in Lending Act.

Now we have a change. In contrast, under H.R. 3192, this legislation, the burden is placed on the consumer to demonstrate from the onset of an action that the error was not made in good faith, a bar that is virtually impossible for most consumers to overcome. That is a drastic departure from current law.

The private right of action under the Truth in Lending Act serves two important purposes:

First, it allows consumers to protect themselves from inaccurate, untimely, or misleading mortgage disclosures.

Second, through the act's provision of statutory and class-action damages, as well as attorneys' fees and court costs, TILA also provides clear incentives for lenders to ensure that the disclosures they provide are timely and accurate.

I just want to take a look at what the TILA-RESPA Integrated Disclosure would require. Let us take a look at what we are talking about.

In this document, they identify the amounts for the loan, the interest rates, the monthly principal and interest, whether or not there are prepayment penalties, whether or not there is a balloon payment, on and on and on. It gets down to exactly what is being disclosed to the consumer.

Mr. Speaker, I reserve the balance of my time.

Mr. HENSARLING. Mr. Speaker, I yield myself 30 seconds just to say that, if the ranking member is supportive of a safe harbor, she has a funny way of showing it.

I would remind her that there is no private right of action under RESPA. There is one under TILA. But under TILA, there is an exception, a safe harbor for unintentional violations and bona fide errors, which will be found in section 1640 of title 15.

There is another safe harbor for good faith compliance with rule regulation and interpretation.

Mr. Speaker, I yield 5 minutes to the gentleman from Arkansas (Mr. HILL), the sponsor of the bill.

Mr. HILL. Mr. Speaker, I thank the chairman for yielding me some time on this important measure.

Mr. Speaker, I rise today in support of H.R. 3192, the Homebuyers Assistance Act, this commonsense, bipartisan bill which will provide certainty for the short transition period for the real estate industry, preventing costly market disruptions and delays for American homebuyers.

I thank Mr. SHERMAN for his help in design and leadership. I also thank my friends, Mr. VARGAS and Mr. PEARCE, who worked on this bill as well.

This straightforward measure will provide a temporary hold harmless period from enforcement action and litigation during the initial implementation of this new TILA-RESPA Integrated Disclosure form. This rule, by the way, became effective this past Saturday.

Companies out in the real world are trying to get this closing regime right and have spent billions of dollars in updating their systems and hundreds of man-hours training employees to comply with this 1,800-page rule.

Again, I remind my colleagues that, at the height of the Depression, in rewriting all of America's banking laws, the Banking Act of 1933 consumed only 37 pages.

There is no opportunity to test. This is a bright-line rule that just turns on. You have to have new forms and new, substantive changes, and these compliance challenges are many.

This temporary grace period will allow the industry to work with the CFPB to ensure a smooth transition. As previously noted, 300 bipartisan Members have urged this grace period, including the ranking member.

We are here today by the inadequate response of the CFPB to a lot of concerns across our Nation, from Realtors, mortgage lenders, title companies, people in the appraisal business.

Mr. Cordray could have provided this certainty, just like HUD did for the revised RESPA disclosures back in 2010. But statements from Mr. Cordray like the industry can ''read between the lines'' doesn't constitute certainty in the real world.

It might here in the Beltway. But as a Member of Congress who until the end of 2014 was CEO of a community bank, I can assure you that kind of ''read between the lines'' certainty doesn't work in the real world.

A recent survey by the American Bankers Association indicated over 40 percent of institutions have not yet received compliance software needed to implement TRID. It is very frustrating to Members on both sides of the aisle, particularly after the number of years that we have talked about a new TRID form. But, nonetheless, it is a fact. Ninety percent of institutions were still testing the incorporation into their lending platforms.

I can tell you this is more complicated than it looks to someone who is a bureaucrat in Washington. You have got a loan operating system and a loan doc prep system typically from two different vendors. Both require software changes.

Three-quarters of those surveyed in the mortgage banking industry said they needed an additional 3 weeks to 4 months for additional debugging and testing. So this commonsense bill will allow them to perform that task, not disrupt closings, and allow people to have a safe harbor from potential litigation or enforcement penalties.

One bank in Arkansas called me Monday, 2 days after TRID went live, to say they are still not expected to get the final fix from their software providers until Thanksgiving.

In addition to these kinds of operating implementation issues, many are still out there waiting for clarification from the CFPB on certain issues.

The chairman mentioned one-time close. One of the most popular products in banking today, particularly among community banks, is a construction-to-permanent mortgage closing, where one can build their home and go to a permanent loan closing all with one application and one set of forms and a single closing.

But because of confusion over how to properly disclose information under the new TRID form, I think this is a problem. Several banks, as noted, are going to cease one-time construction-to-permanent loan making, again, one of the most popular products in community banking.

I want to emphasize that this temporary protection only applies to those making a good faith effort to comply to this very complex rule. It in no way alters the underlying rule.

While I disagree with much of Dodd-Frank, I support the general purpose of this rule, which is to attempt to streamline and simplify mortgage disclosures for consumers, albeit, comparing the forms side by side, I don't know if that was accomplished or not. But it is absolutely a worthy objective.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. HENSARLING. I yield the gentleman an additional 30 seconds.

Mr. HILL. Our title companies, bankers, and others in the industry who are earnestly trying to comply with these new TRID rules need to have the confidence and certainty that they can go into this closing regime giving excellent customer service, and not be looking over their shoulder for an inadvertent penalty or civil litigation.

Mr. Speaker, we are pro-consumer. 400,000 consumers buy a home every month in this country, and over 230,000 consumers refinance a mortgage. All will be positively impacted by this temporary measure. I urge its consideration.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 5 minutes to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY).

Mrs. CAROLYN B. MALONEY of New York. Mr. Speaker, I thank the gentlewoman for yielding, and for her leadership as ranking member on the Financial Services Committee.

I rise in opposition to H.R. 3192. The Democrats have worked very hard to protect consumers and, in fact, in Dodd-Frank, created the Consumer Financial Protection Bureau, which has already returned $11 billion to 25 million consumers in just the first 4 years of its existence. Their goal is to protect consumers, and that is what they have done in the new rule that they came out with.

Democrats believe that consumers deserve easy-to-understand disclosures of the cost of buying and financing a home. So, in response to the mortgage crisis, the Consumer Financial Protection Bureau has proposed to streamline and combine the disclosures that consumers get when they are buying a

home so it is easier for them to understand.

□ 1445

They used to get multiple disclosure forms, some under the Truth in Lending Act and some under the Real Estate Settlement Procedures Act, or RESPA. Now the CFPB has streamlined them into a new Integrated Disclosure, which is important because it will make it far easier for Americans to understand the loan terms and the fees that they are paying when they buy a home.

But implementing a brand-new Integrated Disclosure form will also be complicated, and it will take the industry some time to adjust to the new rules. And industry raised those concerns to us.

This bill would give lenders a safe harbor from the CFPB's Integrated Disclosure rule until February 21, 2016.

While I think that this bill addresses an important issue because implementing the new Integrated Disclosure forms will be complex, the truth is that the CFPB has already given the industry significant relief on the rule. They have already done it.

Along with my colleague and very good friend from Kentucky, Mr. BARR, we led a bipartisan letter which was signed by 254 Members of this body, including Ranking Member WATERS, requesting a grace period on the Integrated Disclosure requirement.

I include for the RECORD the letter that the gentleman from Kentucky and I circulated with all 254 signatures, as well as the letter we received in response.

CONGRESS OF THE UNITED STATES,
Washington, DC, May 20, 2015.

Hon. RICHARD CORDRAY,
Director, Consumer Financial Protection Bureau.

DEAR DIRECTOR CORDRAY: The undersigned Members of Congress acknowledge that the Consumer Financial Protection Bureau (CFPB or Bureau) has done significant work on the TILA–RESPA Integrated Disclosure (TRID) regulation. Nevertheless, this complicated and extensive rule is likely to cause challenges during implementation, which is currently scheduled for August 1, 2015, that could negatively impact consumers. As you know, the housing market is highly seasonal, with August, September, and October consistently being some of the busiest months of the year for home sales and settlements. By contrast, January and February are consistently the slowest months of the year for real estate activity. We therefore encourage the Bureau to announce and implement a ''grace period'' for those seeking to comply in good faith from August 1st through the end of 2015.

Even with significant advance notice, understanding how to implement and comply with this regulation will only become clear when the industry gains experience using these new forms and processes in real-life situations. As the TRID regulation does not provide lenders an opportunity to start using the new disclosure form prior to the August 1st implementation date, market participants will not be able to test their systems and procedures ahead of time, which increases the risk of unanticipated disruptions on August 1st. That is why we believe that a grace period for those seeking to comply in good faith from August 1st through the end of 2015 would be particularly useful in these circumstances. During this time, industry can provide data to the CFPB on issues that arise so that the Bureau and industry can work together to remove impediments to the effectiveness of the rule.

Thank you for your time and consideration. If we may be of assistance, please do not hesitate to contact us.

Sincerely,

SIGNED: 254 MEMBERS OF CONGRESS.

CONSUMER FINANCIAL PROTECTION BUREAU,
Washington, DC, June 3, 2015.

Hon. ANDY BARR,
House of Representatives, Washington, DC.
Hon. CAROLYN B. MALONEY,
House of Representatives, Washington, DC.

DEAR REPRESENTATIVES BARR AND MALONEY: Thank you for your letter about implementation of the TILA–RESPA Integrated Disclosure Rule, which we finalized nineteen months ago to carry out the law enacted by Congress. We share your desire for a smooth and successful implementation of the Rule, and we continue to work closely with all stakeholders to support that goal. Like you, we recognize that successful implementation poses challenges to industry and benefits both industry and consumers, but in any event requires close collaboration between industry and the Consumer Financial Protection Bureau.

As you may know, the Bureau has taken many steps to support industry implementation and to help creditors, vendors, and others affected by the Rule to better understand, operationalize, and prepare to comply with the Rule's new streamlined disclosures. Since the Rule was first published in November 2013, we have made it a point to engage directly and intensively with financial institutions and vendors through a formal regulatory implementation project. The Bureau's regulatory implementation project for the Rule includes the following:

Inter-agency coordination. In-depth exam procedures were approved by the Federal Financial Institutions Examination Council in February 2015 and published by CFPB on April 1, 2015. The Bureau's own examination procedures incorporating the FFIEC exam procedures were published on May 4, 2015.

Publish ''readiness guide,'' plain-language guides, and other resources. The ''readiness guide'' includes a broad check-list of things for industry to do prior to the Rule's effective date. The Bureau has also published a compliance guide, a guide to the new integrated disclosure forms, and an illustrative timeline.

Publish amendments and updates to the Rule in response to industry requests. In January 2015, after extensive outreach to stakeholders, the Bureau adopted two minor modifications and technical amendments to the Rule to smooth compliance for industry.

Provide unofficial staff guidance. Bureau staff attorneys have provided oral guidance in response to over 750 regulatory interpretation inquiries, received from trade associations and through the CFPB_RegInquiries@cfpb.gov email address since the Rule was issued.

Engage with stakeholders. Bureau staff have provided remarks and addressed questions about the Rule and related implementation matters at over 40 formal events and over 50 informal stakeholder meetings since the Rule was issued.

Cmiduct webinars. The Bureau has conducted a series of five free, publicly available webinars, available for viewing through the Bureau's website, that provide guidance on how to interpret and apply specific provisions.

Clarify misunderstandings. Today we are releasing a fact sheet explaining the limited circumstances when the Rule requires that the consumer be provided an additional three-day review period. Only three specific changes require an additional three-day review period: (1) an increase in the APR of greater than 1/8 of a percentage point for a fixed-rate loan or 1/4 of a percentage point for an adjustable-rate loan (decreases in the APR based on a decrease in the interest rate or fees charged do not trigger a delay); (2) the addition of a prepayment penalty; and (3) changes in the loan product, from a fixed-rate to an adjustable-rate loan, for example. Importantly, no other changes require a delay for re-disclosure.

Your letter raises a further important matter. As you have suggested, the Bureau's work to support the implementation of the Rule does not end on the effective date of August 1, as we continue to work with industry, consumers, and other stakeholders to answer questions, provide guidance, and support a smooth transition for the mortgage market. As we do so, and in response to considerable input we have received from you and your constituents, I have spoken with our fellow regulators to clarify that our oversight of the implementation of the Rule will be sensitive to the progress made by those entities that have squarely focused on making good-faith efforts to come into compliance with the Rule on time. My statement here of this approach is intended to ease some of the concerns we have heard about this transition to new processes in the coming months and is consistent with the approach we took to implementation of the Title XIV mortgage rules in the early months after the effective dates in January 2014, which has worked out well.

As always, thank you for your strong interest in the Bureau's work, and I personally appreciate your oversight efforts. I hope you can see, here again, that we listen closely and consider carefully how we can best address the issues that you raise as we all pursue this important advance in consumer protection and disclosure authorized by Congress. Please contact me if you have any additional questions or Bureau staff can meet with your staff, should that be helpful to you.

Sincerely,

RICHARD CORDRAY,
Director.

Mrs. CAROLYN B. MALONEY of New York. Within 2 weeks, we received a letter back from the CFPB, promising that they would do a grace period.

I thank Director Cordray for responding so quickly to the gentleman from Kentucky's concerns and my concerns.

The grace period that the Bureau did for the qualified mortgage rule, which they gave earlier, was very successful, and I have no doubt that the grace period for the Integrated Disclosure rule will be just as successful.

In fact, the Integrated Disclosure rule took effect last Saturday, which means that the grace period that Director Cordray promised—which this bill would codify—is already in effect. The grace period is happening right now, and that is why this bill is just absolutely not necessary.

It is also important to note that the bill would prohibit consumers from suing for improper disclosure during the grace period. Now, that is of deep concern to me because that takes a right away from consumers.

I certainly did not come to Congress to vote in any way to limit or roll back consumer protections. So this was something that I am incredibly uncomfortable with because I don't think it is a good idea to suspend both public enforcement and private enforcement through lawsuits at the same time. I don't think that is good policy because it takes away all the guardrails for consumers during this grace period.

This is also something that the White House strongly opposes. In fact, they have issued a veto threat on this bill because they feel so strongly about maintaining consumers' private right to sue.

And I will place into the RECORD a statement from President Obama's White House, stating that he is opposed to rolling back any rights of consumers.

EXECUTIVE OFFICE OF THE PRESIDENT, OFFICE OF MANAGEMENT AND BUDGET,

Washington, DC, October 6, 2015.

STATEMENT OF ADMINISTRATION POLICY

H.R. 3192—HOMEBUYERS ASSISTANCE ACT

(Rep. Hill, R–AR, and one cosponsor)

Americans deserve clear and easy to understand disclosures of the cost of buying and financing a home, which is why the Dodd-Frank Wall Street Reform and Consumer Protection Act directed the Consumer Financial Protection Bureau (CFPB) to streamline conflicting disclosures that were required under the Truth in Lending Act and the Real Estate Settlement Procedures Act. The Know Before You Owe regulation issued by the CFPB almost two years ago fulfills this mandate by requiring mortgage lenders and settlement agents to provide homebuyers with simpler forms that explain the true cost of buying their home at least three days before closing. This summer, the CFPB extended the effective date for these requirements by two months, to last Saturday, October 3, 2015, to provide for a smooth transition and avoid unnecessary disruptions to busy families seeking to close on a new home at the beginning of the school year.

H.R. 3192 would revise the effective date for the Know Before You Owe rule to February 1, 2016, and would shield lenders from liability for violations for loans originated before February 1 so long as lenders made a good faith effort to comply.

The CFPB has already clearly stated that initial examinations will evaluate good faith efforts by lenders. The Administration strongly opposes H.R. 3192, as it would unnecessarily delay implementation of important consumer protections designed to eradicate opaque lending practices that contribute to risky mortgages, hurt homeowners by removing the private right of action for violations, and undercut the Nation's financial stability.

If the President were presented with H.R. 3192, his senior advisors would recommend that he veto the bill.

Mrs. CAROLYN B. MALONEY of New York. So while I am very sympathetic to the concerns that motivated this bill, I have to oppose the bill because I believe it is unnecessary.

They say the purpose is to codify it. Mr. Cordray responded to Congress' request. They responded to industry's request, and they granted the grace period. We have it. So this bill does nothing but roll back consumer protections.

I would urge my colleagues to vote against this bill. I applaud my colleagues that signed the letter that led to the relief we have today.

Mr. HENSARLING. Mr. Speaker, I yield myself 10 seconds to say we certainly don't see a grace period from Mr. Cordray. We see ''I am going to be sensitive and read between the lines.''

So the worst charge here is this bill is redundant. This bill does nothing to constrain consumer rights, but what it does do is constrain trial lawyers who are going to take away home ownership opportunities.

I yield 2 minutes to the gentleman from New Jersey (Mr. GARRETT), the chairman of the Capital Markets and Government Sponsored Enterprises Subcommittee.

Mr. GARRETT. Mr. Speaker, I guess we have a new definition. We just heard that the CFPB has streamlined things for local banks. I guess this is Washington's version of streamlining regulations: 1,888 pages. My gosh.

So I come to the floor today to commend the chairman of the committee and the gentleman from Arkansas (Mr. HILL) for moving this legislation before us, H.R. 3192, and for Members on both side of the aisle who have supported this type of legislation as well.

Let us understand what this legislation does not do. It does not remove any authority from the CFPB to take enforcement actions against bad actors under the new Integrated Disclosure rules. Secondly, it does not remove any kind of incentives for lenders to comply with the new rule.

So I think it is important that we recognize what it does not do, despite some of the claims that we are hearing from the other side of the aisle.

So what does the bill do? It simply provides a grace period, if you will, for lenders, your local bankers, if you will, who act in good faith to comply with this 1,888-page simplification of the new rules that the CFPB has put out there.

I think it is ironic that the CFPB took over 1,800 pages of rulemaking authority and analysis and all the time, yet the agency is unwilling to provide the lenders—your local banks, if you will—a brief period in order to comply with all the rigamarole, the red tape, the technology, the compliance for them to get up to speed on this.

Clearly, the length of the rulemaking suggests it was a complicated project for the CFPB. It took them a long time to complete it. So why are they not willing to in writing basically say: Here, you folks, you local bankers, you also will have the same leniency as well?

This is a very straightforward and simple bill. It is intended to provide a brief, 4-month grace period for your banks, lenders that act in good faith to comply, nothing more, nothing less.

At the end of the day, who are we really helping here? No. It is not the bankers. It is not the lenders. Really, who we are really helping is all the American people who are trying to get a loan, who are trying to go and get financing. Those are the people that this legislation would help.

Ms. MAXINE WATERS of California. Mr. Speaker, I yield 3 minutes to the gentlewoman from New York (Ms. VELÁZQUEZ), the ranking member of the Small Business Committee.

Ms. VELÁZQUEZ. I thank the gentlewoman for yielding.

Mr. Speaker, I rise in opposition to H.R. 3192 to protect Americans' investment in their homes.

The new TILA-RESPA disclosure rules are critical consumer protections that will provide consumers with expanded information before buying a home.

What we are doing today with this legislation is to use dilatory tactics to prevent CFPB from doing their job in protecting consumers.

This legislation, however, is a solution in search of a problem. Just last week, before a Financial Services Committee hearing, Consumer Financial Protection Bureau Director Cordray indicated that the agency will implement a hold harmless period so that the industry could implement rules without risk of enforcement.

H.R. 3192, which will further extend the grace period, is, therefore, unnecessary. The Consumer Financial Protection Bureau has already indicated a willingness to work hand in hand with the industry. But I guess that is not enough.

If this bill is enacted, the private right of action will be blocked, denying consumers their basic right to a day in court. That is not right, and this body should not stand for it. This will undermine the intent of the Integrated Disclosure, which is to provide clear, straightforward information to consumers regarding their mortgage.

How could you call this piece of legislation ''Protect Americans' Investment in Their Homes'' and, yet, use all these dilatory tactics to prevent consumers from having their right in court and from having the information that they need in order to make a wise decision?

We are trying to make the process better for consumers, and there is already a path before us that strikes a balance between the needs of industry and millions of homebuyers.

I am confident that CFPB Director Cordray will not deviate from this course. If he does, then we can hold the agency accountable. For these reasons, I urge the Members of this House to oppose this bill.

Mr. HENSARLING. Mr. Speaker, I yield myself 30 seconds.

I would be happy to yield to any of my Democratic colleagues who would show me where Director Cordray has ever used the words ''hold harmless,'' where he has ever used the words ''grace period.''

I continue to hear these words bandied about. But he has appeared before the House Financial Services Committee, the Senate Banking Committee. He has written letters, conducted interviews. He has never said this, never said this.

So, at worst, again, Mr. Speaker, the bill is redundant. If so, if my colleagues will yield back their time, I will be happy to yield back my time. We will have the vote, and we will get on with the other business of the House if the worst they can say is this bill is redundant.

Mr. SHERMAN. Will the gentleman yield?

You said you would yield to a Democrat who could quote Mr. Cordray.

Mr. HENSARLING. I said I would yield to a Democrat who can give me the Cordray quote where he says he will ''hold harmless'' or uses the term ''grace period.''

So if the gentleman has the quote, I would be glad to yield to him.

Mr. SHERMAN. I am so close to that, you should yield to me.

Mr. HENSARLING. I yield to the gentleman from California.

Mr. SHERMAN. He has responded to my question and said of this grace period, so it will ''be diagnostic and corrective, not punitive, and there will be time for them to work to get it right.''

Mr. HENSARLING. Reclaiming my time, so I continue to hear ''diagnostic'' and read between the lines. So, again, at worst, the bill is redundant.

Mr. Speaker, I yield 3 minutes to the gentleman from Texas (Mr. NEUGEBAUER), the chairman of the Financial Institutions and Consumer Credit Subcommittee.

Mr. NEUGEBAUER. I thank the distinguished chairman for his work on this important piece of legislation as well as my good friend from Arkansas (Mr. HILL).

Mr. Speaker, for a good portion of my life before Congress I was in the housing business and had the opportunity to help a lot of American families buy their first home and sometimes their second home. I had the opportunity to buy my first home.

I was thinking earlier today that, when you look at the history of the closings over the years since I have been in the housing business, the first house I bought was in 1973.

I came away with six pieces of paper: a copy of the note that I signed that said I would promise to pay monthly payments of x; the deed of trust, which gave the bank security for the loan that I was taking out; a copy of the closing statement, which was on one page.

And over the years, I watched that grow and grow and grow until today—and I wish I had had an opportunity to do that—that, in many cases, the families walked out of closings with hundreds of pages of closing documents because we have gotten more and more new regulations and nuances into the buying a home process.

But let me talk about what I hear a lot of my colleagues on the other side say that this bill does.

Let me tell you what it doesn't do. It doesn't do one thing that inhibits the protections that are in TILA and RESPA for home buyers in this country. It does nothing.

What it also does not do is it does not give anybody safe harbor if they are not acting in good faith. Basically, what this bill says is: Look, we have got a new process.

And I think it was a good idea. I have supported it. In fact, I worked on working together to see if we could come up with one disclosure statement because two are sometimes confusing to the home buyer. So one made a lot of sense.

What didn't make sense was to take 1,888 pages to describe what we ought to do on one form, a combined form.

But what this does do is it says: We have got a very sophisticated process now because we have added all of these documents to closings and all of these disclosures. What it says is: Now, effective Saturday, we are going to implement a new system, and that new system is complicated. It has a lot of moving parts.

And buying a home can have a lot of different parts because each borrower, each buyer of a home, has different circumstances and different verifications that are needed and different transactional pieces of that. And trying to bring those all together in a new environment with new software is very difficult.

So what we said is: Look, if you are trying to act in good faith and you are trying to implement this and you are working on all the glitches in your processes and in your computer system possibly and you are doing that and if, for some reason, you missed one of the guidelines in this combined statement, we are not going to give you a penalty.

□ 1500

I think that makes sense. The American people are tired of an oppressive government. They are tired of the government being the enemy. What we need for the CFPB to be doing in this circumstance is working with the financial industry to make sure that this process is smooth. If there are nuances or glitches in the system, hey, it makes the system better when we share those.

So with that, Mr. Speaker, I support H.R. 3192 and encourage my colleagues to vote for it.

Ms. MAXINE WATERS of California. Mr. Speaker and Members, my friends on the opposite side of the aisle keep making the argument about the grace period. That should not even be discussed here because we have agreed, Mr. Cordray from the Consumer Financial Protection Bureau has agreed and everybody has agreed, that there should have been a grace period. That is not what my amendment was about that they would not allow me to take up on the floor.

Mr. Speaker, my amendment is about consumer protection. They know it, and they are trying to keep people misled by coming in here with their props and saying that this bill is 1,800 pages when, in fact, it is not. So I want everybody to be clear that this is not about the grace period, and this is not about not giving the industry an opportunity to get its act together. Really, the debate should be about whether or not they protect consumers, and they don't.

Mr. Speaker, I yield 4 minutes to the gentleman from California (Mr. SHERMAN).

Mr. SHERMAN. Mr. Speaker, back in the old days, this bill would have just passed on suspension. It is bipartisan, it is small, and it is temporary. Both sides have praised the CFPB's efforts in coming out with this rule. Both sides believe in a grace period, and the question before us is whether we should codify that grace period and apply it to trial lawyer enforcement, or whether we should have it be more vague than the chairman would want, and whether this grace period should apply to private enforcement or only government enforcement.

Mr. Speaker, 91 Democrats called for this grace period. Half the Democrats on the committee voted for the bill. The bill applies only until the end of January. It is small, it is temporary, and it applies only to lenders who operate in good faith. I said until the end of January. Some would say it applies until February 1. Either way, it is a temporary bill.

I know the pressure the Democrats are under. Anybody who shows up at Democratic club meetings, they are thinking that any bill, no matter how small, temporary, or practical, that is favored by the financial services industry must be a complete sellout to banks. Well, as one of the leaders against the $700 billion TARP bill, I can go to any Democratic club holding my head up high even if I vote for bills that are practical and yet may clash with some ideology.

The CFPB recognized the importance of this grace period, saying in the letter of October 1:

> We recognize that the industry needs to make significant systems and operational changes.

They document all those changes and review them. That is why they provide for a grace period which they have indicated may last longer than 4 months. So why are smaller participants in the industry, small escrow companies and small lenders, backing away, abandoning consumers to only the biggest who know how to comply with this complicated 1,888-page regulation without worrying about a period of a shakedown cruise to get organized? Why? Because although they have got the restrained administrative enforcement that has been praised, they don't have the restrained trial lawyer enforcement.

This bill effectuates what the CFPB is trying to do: let people go, do a shakedown cruise, make sure that things operate correctly, and do so knowing that if they act in good faith, they won't face retribution. But the CFPB can do that only with regard to governmental enforcement. It is up to

this Congress to make sure that it applies to private enforcement. That is the purpose of this bill.

Let us achieve the purpose that the CFPB had when they issued their letter of October 1. Let us make sure that those who act in good faith will not face retribution. Let us make sure that the smaller mortgage lenders and smaller escrow companies can continue to operate if they try to do so in good faith. Let us not hand a huge competitive advantage to those players in the industry that have the most lawyers and the most sophisticated computer programmers.

If we are going to have a grace period, it needs to apply to both private enforcement through lawsuits as well as public enforcement through the CFPB. That is why I hope that Members will vote for this bill.

Madam Speaker, I enter into the RECORD this letter of October 1.

CONSUMER FINANCIAL PROTECTION BUREAU,
Washington, DC, October 1, 2015.

Re Your inquiry regarding supervisory practices.

FRANK KEATING,
President and CEO, American Bankers Association, Washington, DC 20036

DEAR MR. KEATING: Thank you for your letters of August 12th and, with the trade associations copied below, September 8th regarding the Consumer Financial Protection Bureau's Know Before You Owe TILA-RESPA Integrated Disclosure Rule (the Rule). The letters request that the FFIEC articulate its policy for its member agencies' examination and supervision of financial institutions for the initial months after the Rule becomes effective on October 3, 2015.

The member agencies of the FFIEC recognize that the mortgage industry has needed to make significant systems and operational changes to adjust to the requirements of the Rule, and that implementation requires extensive coordination with third parties. We recognize that the mortgage industry has dedicated substantial resources to understand the requirements, adapt systems, and train affected personnel, and that additional technical and other questions are likely to be identified once the new forms are used in practice after the effective date.

During initial examinations for compliance with the Rule, the agencies' examiners will evaluate an institution's compliance management system and overall efforts to come into compliance, recognizing the scope and scale of changes necessary for each supervised institution to achieve effective compliance. Examiners will expect supervised entities to make good faith efforts to comply with the Rule's requirements in a timely manner. Specifically, examiners will consider: the institution's implementation plan, including actions taken to update policies, procedures, and processes; its training of appropriate staff; and, its handling of early technical problems or other implementation challenges.

As you may recall, this is similar to the approach the member agencies took in initial examinations for compliance with the mortgage rules that became effective at the beginning of January, 2014. Our experience at that time was that our institutions did make good faith efforts to comply and were typically successful in doing so.

Again, thank you for your letter.

Sincerely,

RICHARD CORDRAY,
Director, Consumer Financial Protection Bureau.

cc: American Land Title Association; American Escrow Association; The Appraisal Firm Coalition; Appraisal Institute; Collateral Risk Network; Consumer Bankers Association; Community Home Lenders Association; Consumer Mortgage Coalition; Community Mortgage Lenders; Credit Union National Association; Housing Policy Council; Independent Community Bankers of America; Mortgage Bankers Association; National Association of Home Builders; National Association of Mortgage Brokers; National Association of REALTORS; Real Estate Services Providers Council, Inc.

Mr. SHERMAN. I do want to quote out of it. The CFPB recognizes that ''the mortgage industry has needed to make significant systems and operational changes to adjust to the requirements of the Rule.''

It goes on to set forward why we need this grace period; and we need to make sure the grace period applies to both private and public enforcement.

Mr. HENSARLING. Madam Speaker, I yield 2½ minutes to the gentleman from Michigan (Mr. HUIZENGA), the chairman of the Monetary Policy and Trade Subcommittee.

Mr. HUIZENGA of Michigan. Madam Speaker, I rise in support of H.R. 3192.

Madam Speaker, just to reinforce what my colleague from California was just talking about, this is a period here where we are going to be moving forward to make sure what the CFPB is doing with its 1,888-page—sorry, that is me straining trying to pick all that up—rule is moving forward.

I would ask what is more pro-consumer: moving forward with a clarified rule that grants certainty to those businesses and those individuals like Realtors—I am a former Realtor, and mortgage folks like myself, I used to be in the business—or not doing the deal and not doing the closing. Because that is what is going to happen. That is what is going to happen is you are going to see these companies say: Wait a minute. We are not sure what our legal exposure is here.

Mr. Cordray, the head of the CFPB, has said that he will give a certain grace and understanding and, I believe the word was ''sensitivity'' to this moving forward. That is not a grace period. That is not clarity. Anybody who has a lawyer advising them or a CPA or anybody else who has a fiduciary responsibility to make sure that their client understands what is happening in the intent would not say that that is going to stand up in court.

I also know as a former Realtor that the home-buying process, buying or selling, can be one of the most challenging, confusing, and stressful times, especially for a first-time home buyer. The three most stressful points in life are marriage, death, and changing where you live. That is a very difficult time.

As we are moving forward on this, there often has to be this domino effect of homes closing to then get that closing settled, to then move beyond to the next deal, and you will have two, three, four, five, sometimes five or six homes all lined up, five or six families waiting for this one closing to happen. What that is going to do is just cause more confusion.

Madam Speaker, I support the intent and the spirit of the rule because I have sat at that closing table having to go through form after form after form. Everybody gets writer's cramp signing their name on all of these different forms. This was a good thing about Dodd-Frank, and combining these various forms and these various legal documents that have to be signed makes total sense.

The SPEAKER pro tempore (Ms. ROS-LEHTINEN). The time of the gentleman has expired.

Mr. HENSARLING. Madam Speaker, I yield the gentleman an additional 30 seconds.

Mr. HUIZENGA of Michigan. Madam Speaker, I thank the gentleman.

Madam Speaker, as I was saying, the intent and the spirit of the rule makes a lot of sense. Having something that is going to negatively impact those home buyers, especially those first-time home buyers, is not pro-consumer. It is not pro-growth. What we are trying to do with this particular bill—and I applaud my new colleague for this—is to allow the stakeholders, which is the buyer, the seller, and the companies that have the legal responsibility to do this closing properly to move forward and make sure that this is done in the proper way for those consumers.

Ms. MAXINE WATERS of California. Madam Speaker, I yield 1 minute to the gentlewoman from California (Ms. PELOSI), our distinguished leader.

Ms. PELOSI. Madam Speaker, I thank the gentlewoman for yielding and salute her for her relentless championing of the rights of consumers in our country as our ranking member on the Financial Services Committee.

I come to the floor on this legislation because it is something that runs deep in terms of our commitment and our responsibility to the consumers in our country.

It is very curious to me that this is called the Homeowners Assistance Act because it is exactly the opposite of that. I say that with regret because I think that there could have been some good features of this bill—and there had been that we all agreed on, that if there is legislation, as there has been, Dodd-Frank, and the regulations that spring from it, as there must be, that we have adequate time for the regulations to be implemented, to listen to the private sector, to say: What are the ramifications of these regulations, and do you need more time? We all subscribe that a certain amount of time, not an amount of time that is going to deter ever implementing the regulations, but a good faith attempt to come to terms.

What is unfortunate about this legislation, though, Madam Speaker, is that in taking that goodwill and turning it into a bill, what the Republicans have decided to do is to take away the right of private action for a homeowner, for a consumer. They are trying to destroy homeowners' rights to be heard in court when they think they have been tricked or misled in any kind of a transaction.

This is so really important. It was in September of 2008 when we had a meeting in my office then at the time, Democrats and Republicans, House and Senate, to talk about what was happening to the financial institutions in our country. There was a meltdown of such seriousness as was described by the Secretary of the Treasury that when I asked the chairman of the Fed, who was in the room, Mr. Bernanke, did he agree with that characterization of the situation we were in, he said: If we do not act immediately, we may not have an economy by Monday.

This was Thursday night.

So we went forward, largely with Democratic votes, to support a Republican President, President Bush, whose administration put forth legislation, and we worked together to make it something that we could pass on the floor, overwhelmingly Democratic votes supporting a Republican President in order to protect our economy.

What we couldn't do in that legislation or since was include the ability for a homeowner to declare bankruptcy—not that we wanted them to, and not that we hoped they ever needed to, but they had the leverage, they had the leverage in a negotiation with their lender to do so. Many of them were seriously abused by bundling and all kinds of other things that had happened that it was no longer my home loan from my neighborhood banker or my community banker or something like that. These notes, these mortgages, were sold and sold and sold, so nobody even knew who their lender was. But we, the Congress, refused to give them the right of bankruptcy.

Here we are again, Madam Speaker, these years later since September of 2008 to October of 2015, 7 years later. We have passed that bill that pulled back the financial institutions from their serious meltdown, helping Main Street as well as our financial institutions necessary for our economy. We passed the TARP bill, and we passed Dodd-Frank to make sure that the abuses that occurred that caused that meltdown in 2008 would not happen again because of what it did to our economy, to our working families, and to our financial institutions in our country.

So with Dodd-Frank, we had something that was really a breakthrough to protect the consumers, that Financial Consumer Protection Agency, and there is something really important, to protect average people, consumers. So when the regulations are released and the private sector said they needed more time, take more time. The administrator of the agency said: Okay, take more time. Then our Republican friends said: Oh, no, let's bring it to the floor and turn it into a bill to take more time. But then, to put this, like a Trojan horse, this bill comes in here with this underbelly of taking away the right of private action for a consumer.

□ 1515

How many people have we heard from, one reason or another engaged in a contract, a financial transaction, where not the devil was in the details, hell was in the details. Terrible for them, and they had no right of private action. This just isn't right.

So we may have our differences of opinion as to the amount of regulation or the timing of regulation. That is a legitimate debate for us to have, and to listen to the private sector in our public-private discussions to make sure that the intent of Congress and the intent of protecting the American people is intact. I don't paint everyone in the private sector with the same brush as I come out against those who say let's take away that right for consumers to have their day in court.

So I ask my colleagues, think about the consumer, what it means to the consumer to have his or her day in court. We are not supposed to be constricting leverage for the consumer in our country; we are supposed to be expanding opportunity for them so that when they engage in a transaction, they are respected because they have leverage at the table. Don't diminish their leverage by passing this legislation.

I am so pleased that the President's staff has said that they would recommend a veto should this bill come to the President's desk. Remove all doubt in the consumers' mind. We are not here to deter them, but to empower them.

I thank the gentlewoman again for her leadership and the members of the committee who have been so protective of America's consumers, because do you know what? The consumers are the lifeblood of our economy. We are a consumer economy. And until consumers have the consumer confidence to invest, to spend, to buy a home, to inject demand into the economy, our economy will never turn around.

We are a middle class economy. We are a consumer economy. Let's strengthen that by voting ''no'' on this bill and saying ''yes'' to consumers. We want them to be as strong at the negotiating table as they can be.

With that, I commend the gentlewoman from California, Ranking Member WATERS.

Mr. HENSARLING. Madam Speaker, may I inquire how much time is remaining on each side?

The SPEAKER pro tempore. The gentleman from Texas has 9¼ minutes remaining. The gentlewoman from California has 11½ minutes remaining.

Mr. HENSARLING. Madam Speaker, I yield myself 10 seconds just to say, I know it is the custom of my friends on the other side of the aisle to want to vote on a bill before they read a bill, but I would suggest if they actually read H.R. 3192, they will discover the private right of action is preserved. There is merely a hold harmless section for those who act in good faith. I would commend to the distinguished minority leader and all Democrats they actually read the bill and they might discover that.

I now yield 2 minutes to the gentleman from Wisconsin (Mr. DUFFY), the chairman of our Oversight and Investigations Subcommittee.

Mr. DUFFY. Madam Speaker, I want to thank the sponsor of this bill, Mr. HILL, for his good work and our chairman for driving this legislation. It is bipartisan.

Listening to the remarks that just took place from the minority leader, I know there is a comment, Madam Speaker, about consumers, but I think this is more of a play for the trial bar. Because if this 4-month hold harmless doesn't move forward, it is the consumers who are going to get hurt. It is the divorcee who needs the proceeds from the sale of her home from her husband to actually work on putting her life back together that now won't have that sale go through.

In communities like mine in rural America where you don't have really large lenders and large title companies and large Realtors, we have small institutions. It is those communities that are going to be hurt the worst if we don't have this 4-month hold harmless. You have given up your lease. You expect to close on a house, and that closing is not going to happen. Or you are getting a new job and you are moving to rural America and you didn't secure a lease because you are buying a house, but you can't buy a house because you have the whole sector of this base that is not willing to take the risk.

We are beating a horse here of 1,800-plus pages. It is a significant rule. It is very complex, and it baffles me that we wouldn't make sure that, as the system is implemented, we have a hold harmless provision, as long as those folks who are imposing new systems are making a good faith effort to comply.

I think you were listening to the debate. We are all saying the same thing. We want to make sure we protect consumers. We want to make sure the private sector can actually implement the rule effectively.

Mr. Cordray has come forward and indicated he is in support of a hold harmless, but I think the gentleman from California made a good point. It is not just the exposure that you have on the governmental side. It is also the exposure that you have the private side from private litigation.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. HENSARLING. I yield the gentleman an additional 30 seconds.

Mr. DUFFY. And so I am concerned that we will have consumers who are set to buy a home who won't have that sale go through, and it is those families who are hurt the worst.

There is a lot of stuff that we have to fight about that we disagree on, but it seems like we are so close on this one. Let's just go forward and do what is right for the consumers and right for the private sector and make sure that we have a 4-month hold harmless provision.

Ms. MAXINE WATERS of California. Madam Speaker, I yield 4 minutes to the gentleman from Minnesota (Mr. ELLISON).

Mr. ELLISON. Madam Speaker, I thank the ranking member of the committee for her hard work on this.

I urge Members to vote ''no,'' and the reason why is that we have been considering and considering and trying to implement Dodd-Frank for such a long time. Every step of the way we have seen delay. Every step of the way we have seen things that just couldn't happen now for all these good reasons. But the fact of the matter is that what brought us to Dodd-Frank were serious abuses in the financial industry, and this bill and all the rules associated need to be implemented.

Now, the Know Before You Owe rule is a huge victory for home buyers. It is a good thing for home buyers to know exactly what is going on before they execute on a home loan. Anyone who has bought a home remembers the anxiety of wondering if they are going to have enough cash to close, to cover all the expenses. They also remember feeling bewildered by all of the various fees of $100 or $200, all these surprises. Home buyers need access to clear disclosures in plenty of time to comparison shop and challenge junk fees.

The bill we consider today would remove the legal right of homeowners to seek legal redress if they do not receive accurate disclosures until February 2016. The consumer protections are already in place now. We shouldn't postpone them.

If we really want to ''assist'' home buyers—and this bill is ironically called the Homebuyer Assistance Act—don't postpone what is already in the law today. Home buyers should get a clear home estimate when they apply for the loan. Home buyers should get their actual closing costs 3 days prior to settlement. And if a home buyer is mistreated in the closing process, the home buyer should retain the right to go to court and seek a remedy.

I remain concerned that home buyers are overcharged at closing. Not all; I am not one of those who paints with a broad brush. I believe many of our folks in the industry are excellent, but there are enough exceptions to that to concern all of us.

I strongly oppose a lot of lenders, mortgage brokers, builders who receive a financial benefit for a referral. Affiliated business arrangements and reverse competition are not good for home buyers. Consumers need information to protect themselves from overcharges and kickback schemes.

Please stand up for home buyers and vote ''no'' on H.R. 3192.

Mr. HENSARLING. Madam Speaker, I now yield 2 minutes to the gentleman from New Hampshire (Mr. GUINTA).

Mr. GUINTA. Madam Speaker, I thank Chairman HENSARLING.

Madam Speaker, I would like to thank the gentleman from Arkansas (Mr. HILL) for introducing this very important and significant piece of legislation.

H.R. 3192 acknowledges the learning curve that accompanies implementation of any new Federal regulation.

The TILA-RESPA Integrated Disclosure rule has been in effect now for 4 days. At this early stage, agencies are unable to protect the industry from liability risk that will follow during the early days of compliance, and Director Cordray has acknowledged that compliance would be difficult during these days of implementation. The loss should take into account Director Cordray's statement and protect home buyers, sellers, and the industry from regulatory and civil liability as they make good faith efforts to comply with the latest CFPB requirements.

I met with New Hampshire bankers, credit unions, and Realtors in September. They shared their concerns about what could happen if, misinterpreting the new rules, they made an unfortunate or unintentional error.

Compliance costs from other CFPB rules currently in effect have hobbled New Hampshire's financial institutions. The risks of this new rule could even lead some to quit the residential lending business, and that has already happened in one circumstance in my district. That means less consumer choice and fewer options for home buyers in a shrinking real estate market, inevitably raising the price for the very consumer we try to protect.

Madam Speaker, I want to remind everyone that the private right of action is preserved in this piece of legislation and that this bill passed the House Financial Services Committee on a strong bipartisan vote of 45–13.

I want to thank Mr. HILL and Mr. SHERMAN for this legislation.

I urge my colleagues to vote in favor of it to prevent frustrating and costly delays for the American consumer.

Ms. MAXINE WATERS of California. Madam Speaker, I yield myself such time as I may consume.

I think it is important for us all to really understand what is taking place here today.

First of all, I want to warn against misleading information. When we keep hearing that those stack of papers represent the bill—that the bill is 1,800 pages long—that is not the case. As a matter of fact, the chairman of the committee knows that 171 pages are simply sample model forms to say to the banks: These are the kind of forms that you need, and you can take these samples and use them: 63 pages are description of the rationale behind the rule, why do we have this rule; 15 pages are summarizing the rulemaking process; 308 pages with section-by-section analysis.

So that is not the bill, those pages that you see, the props that are being used.

If we go to the beginning of this, you have to understand that it was Dodd-Frank that decided they wanted to make this process more easily understood by the consumers. Out of the Dodd-Frank legislation, they are the ones that combined both TILA and RESPA into this integrated disclosure form to make it simpler.

So despite the fact that the banks and the industry have—particularly the big banks—thousands of employees, millions of dollars, doing big trades, et cetera, et cetera, they said: We really can't get our act together in the length of time that is given us with this rule.

So for some of us who thought, well, you know, they are very well-staffed, they have a lot of money, they could really do this, but we will take them at their word. And not only that, some of us on the Democratic side said we would take them at their word, Mr. Cordray led the effort in saying, all right, there should be a grace period.

I don't care what my chairman said. If Mr. Cordray did not say it in the exact words the way that he wanted him to say it, that is just too bad; but the fact of the matter is he did say it, that he would support a grace period, and that is what we have all done.

So given that he has said that, given that we have support for it on the Democratic side and the Republican side, really, there is no need for the bill. This is just taking up precious time and energy for something that is not needed.

I think I know why there is such a fight for this legislation. Because it includes in it something that would protect the lenders even when they make a big mistake.

□ 1530

We talk about good faith, but I want to tell you what is included in this Integrated Disclosure. People are talking about real issues here.

Will the loan amount be the same that the consumer has agreed upon? Will the interest rate be the same? Or will somehow there be a little mistake; instead of 3.8 in interest rates, it is going to end up 4.2 or 4.3? If that happens, what can the consumer do if you don't give them the right to go into court? Basically, they can do nothing, and the lender can say ''too bad about that.''

We cannot treat consumers that way. We have to give them the right to have their day in court. And even with the burden being on the consumer to have to prove that the lender acted in good faith, the consumer needs to have the right to go and make the case.

And so my amendment that was not allowed in the Rules Committee and we

did not get a chance to come to the floor and debate it because they closed down the rule simply means that my friends on the opposite side of the aisle said: We don't care what you are saying about protecting the consumers. We know that there could be some mistakes. However, we say, if those mistakes are made, it was in good faith. They didn't really mean to do it and, no, the consumer doesn't have a right to go into the court and make the case.

That is not right. It should not happen.

As our leader has said, we have gone through a period of time where this country almost had a depression. We certainly did have a recession because the big banks and too many of the banks and financial institutions in this country came up with all of these exotic products. People were misled. They signed on the dotted line for mortgages that many of them could not afford. These mortgages reset, and people ended up paying higher interest rates 6 months or a year after they signed on the dotted line. They didn't know. They didn't understand.

So you can say that the banks who treated the consumers this way were acting in good faith and they didn't intend to do it, but we know enough now that we cannot depend on representations of ''I didn't mean it.'' If you didn't mean it, you shouldn't have done it. And if you did it, you need to be able to be dealt with in a court of law.

So here we are with this legislation. And if you had not put that part in the legislation, there would not even have to be a discussion. You are absolutely right; it could have been on suspension or there could not have been a bill at all.

But, no, the concern about the consumer is not what appears to be foremost in the minds of those who would dismiss their opportunity to go to court. We should not treat our consumers that way. We should have learned our lesson. We should have learned our lesson.

Folks who are buying a home maybe for the first time and this is the biggest decision and this is the biggest credit action that they are going to make in their lifetime, they need to have some assurances that they are being treated right.

Why do you think we have all of these disclosure laws? Before these disclosure laws were developed, people were misled. They ended up with balloon payments, prepayment penalties, on and on and on.

We are saying, yes, let's have a grace period; let's allow the banks to use this time to get their house in order. They can train their staff. They can get their papers together. We agree to all of that. That is not an issue, and we say it over and over again because we don't want anybody to be misled that somehow we are standing in the way of the great spirit. We are not doing that. We agree to that. What we are standing in the way of is abuse of our consumers.

We created this Consumer Financial Protection Bureau because our consumers did not have the protection that they needed. Our regulators didn't pay attention to consumers. They were supposed to be there, not only to deal with the possible risks in the system, et cetera, and the consumers, but nobody was looking out for the consumers.

So this is the centerpiece of Dodd-Frank reforms, the Consumer Financial Protection Bureau. The centerpiece of Dodd-Frank is to protect consumers and not allow them to be tricked, not allow them to be misled, not allow them to be prevented from going to court. You can describe it any way that you want to describe it, but the fact of the matter is you are either with the consumers or you are not.

We on this side of the aisle, for the most part, are telling you over and over again that we are with the great spirit. We are not with your actions and that part of the bill that will not allow our consumers to be protected.

And you can protest all you want. You cannot tell me if Ms. Jones, in signing on the dotted line, ends up with a higher interest rate than she thought she was getting and if she does not have the right to go into court, what happens. Who is going to protect her if she does not have the right to go into court and make the case and show that this is not simply an error of a comma or a period? This is an action that does not show good faith. This is an action that will cause me to pay hundreds of more dollars for my loan that I had not anticipated.

Consumers should not be treated that way. Consumers should be protected in every possible way that we can because, in the final analysis, that is why they send us to Congress, to be able to be their voice, to speak for them. We on this side of the aisle will continue to do that in spite of the tricks of the trade that are being employed by others.

I yield back the balance of my time.

Mr. HENSARLING. Madam Speaker, how much time do I have remaining?

The SPEAKER pro tempore. The gentleman from Texas has 4½ minutes remaining.

Mr. HENSARLING. Madam Speaker, I yield myself the balance of my time.

H.R. 3192, the Homebuyers Assistance Act, is bipartisan. Half of the Democrats on the House Financial Services Committee supported it. Over 200 Members of this body wrote to the head of the CFPB asking for a hold harmless period.

So what we have is a modest, bipartisan bill that says, you know what? For 120 days—actually, fewer than 120 days now, Madam Speaker—for those who in good faith are trying to implement the most dramatic changes in our disclosure laws in a decade, if they act in good faith, you know what, for 120 days we are going to let you get your systems in. We are going to hold you harmless as long as you are acting in good faith.

If you purposely violate the law, if you intentionally violate the law, that is something different. But if you are acting in good faith, you know, during this transition period, during this rollout, we are going to hold you harmless because we want to help people close their homes.

We want people to be able to partake in that portion of the American Dream, which is home ownership. And whether you call it rule, guidance, forms, there are 1,888 pages of text from the CFPB that must be digested by all kinds of very expensive attorneys that have to be integrated into the information technology systems. There are 1,888 pages, courtesy of the CFPB, in order to simplify forms.

Madam Speaker, it is a good idea to simplify forms. I am not sure the CFPB got it right. The bottom line is the CFPB prevented people in the industry from even having a trial of their systems. They were not allowed to go live before October 3. So this is the first time they have had to do it.

If anything, the Federal Government ought to know something about failed rollouts. Look at ObamaCare. Yet, somehow, those people were held harmless for the mistakes they made on rolling out something that was very complex.

What is going to happen here if we don't pass this bill? Again, I have talked to people in Texas involved in the industry. What I heard at a workshop dealing with this Integrated Disclosure rule, a gentleman from El Paso indicated their institution was going to stop residential mortgage lending for a time ''until they could get a good feeling for how the regulations were going to be officially interpreted.''

I know my friends on the other side of the aisle keep talking about this grace period from Mr. Cordray. I don't see it. He appeared before our committee just days ago and said, ''I don't think it is appropriate for me to say I won't enforce the law when my job is to enforce the law.'' I didn't find the words ''grace period'' anywhere there, Madam Speaker, so it doesn't exist. And if it did, the worst they can say about this bill is it is redundant.

People who have been wronged by those who act purposely have a right to private litigation, but that doesn't appear in RESPA; it only appears in TILA. And you can't tell me, in these new forms, which is which. You can't tell me, and so it is completely confusing.

So it comes down to this, Madam Speaker: Whose side are you on? Are you on the side of the wealthy, litigious trial lawyers who are looking for their next big class-action payday? Are you looking to help low-and moderate-income people who have worked hard to put together a nest egg to finally save for their piece of the American Dream? Who are you for?

Well, I am happy that at least half of the Democrats on this committee that serve with the ranking member have said: You know what? We want to be with the homeowner. We don't necessarily want to be with the litigious trial attorneys. So that is really the choice we are making here. It is, again, Madam Speaker, such a modest bipartisan bill.

I have heard the ranking member say it is a waste of time. Well, then, why didn't she yield back her time?

This should be on what we call the suspension calendar. Something that is bipartisan and modest should have been on the suspension calendar and should have already been taken care of. But somebody wishes to protect the wealthy trial attorneys.

So you have got to make a choice, Madam Speaker, and I hope that the House today comes down thoroughly on the side of the American home buyer and enacts H.R. 3192 from the gentleman from Arkansas.

I yield back the balance of my time.

Mr. LUETKEMEYER. Madam Speaker, there is no doubt reform of TILA and RESPA is needed. Change has been advocated by all parties, and by Members on both sides of the aisle.

Like many of you, I continue to hear from lenders, real estate professionals, and title insurance companies in my district that third parties were not frilly prepared for the October 3rd implementation of TRID. This is particularly true for small businesses with fewer resources.

Beyond preparedness issues, there remain questions over TRID processes and associated liability. Countless concerns have also been raised over the lack of a formalized restrained enforcement period. A hold harmless period would allow a better understanding of the changes associated with TRID, and help to ensure consumer confidence and stability in the housing market.

In addition to a wide array of financial services industries, a bipartisan group of lawmakers has expressed the need for a hold harmless period like the one included in H.R. 3192. In fact, more than 250 Members of Congress, 92 of whom were Democrats, expressed strong support for the idea in a letter led by Mr. BARR of Kentucky and Mrs. MALONEY of New York.

CFPB Director Richard Cordray indicated in an April 22nd letter that the Bureau "expects to continue working with industry . . . to answer questions, provide guidance, and evaluate any issues . . .", but that he would not use his authority to institute a grace period.

This summer, a bipartisan group of Financial Services Committee members met with Director Cordray to make an appeal for a commonsense approach to implementation of this rule. The request was reiterated at a Committee hearing just last week. In both instances, Director Cordray indicated that he would institute a hold harmless period; and in both instances, despite assurances, he failed to do so.

The changes to the home-buying process in TRID will affect millions of Americans. We owe it to consumers to ensure that the rule put in place serves its purpose without causing unintended consequences.

The practice of buying or selling a home is confusing. Buyers and sellers put pen to paper on pages they've not read and don't understand. Make no mistake, we all believe the procedure needs to change; but, on something this important, CFPB needs to move slowly and deliberately, taking into account concerns from consumer groups and industry alike.

It's my sincere hope that implementation of this rule moves forward without complication; however, the unfortunate reality is that a change of this magnitude will create issues for consumers, lenders, and the CFPB alike.

I want to thank the gentleman from Arkansas, Mr. HILL, and the gentleman from California, Mr. SHERMAN, for their work on this legislation, as well as the many other Members, including Mr. PEARCE of New Mexico, for their leadership on this front.

This is not a partisan issue; it's a consumer issue, a small business issue. I ask my colleagues for their support of H.R. 3192.

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to House Resolution 462, the previous question is ordered on the bill.

The question is on engrossment and third reading of the bill.

The bill was ordered to be engrossed and read a third time, and was read the third time.

MOTION TO RECOMMIT

Mr. MOULTON. Madam Speaker, I have a motion to recommit at the desk.

The SPEAKER pro tempore. Is the gentleman opposed to the bill?

Mr. MOULTON. Madam Speaker, I am opposed in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Mr. Moulton moves to recommit the bill H.R. 3192 to the Committee on Financial Services with instructions to report the same back to the House forthwith, with the following amendment:

Add at the end of the bill the following new section:

SEC. 3. PROTECTING SERVICEMEMBERS AND OTHERS.

The safe harbor provided by section 2 shall not apply to private suits filed by servicemembers, veterans, seniors, students, and family members of servicemembers, veterans, seniors, and students.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Massachusetts is recognized for 5 minutes in support of his motion.

Mr. MOULTON. Madam Speaker, this is the final amendment to the bill. It will not kill the bill or send it back to committee. If adopted, the bill will proceed immediately to final passage as amended.

We all agree that the men and women who serve in our Nation's military should be afforded every opportunity to live the American Dream that they risked their lives to defend. Unfortunately, too often our servicemembers, veterans, and their families fall victim to unfair and abusive financial practices.

In 2014 alone, the Consumer Financial Protection Bureau received more than 17,000 complaints from servicemembers, veterans, and their families on a variety of issues, from deceptive subprime auto lending to troublesome credit card fees and predatory mortgage loans. That same year, the CFPB was able to return more than $1.6 million to these families. The CFPB is a vital watchdog for American consumers.

□ 1545

The bill before us today would delay the enforcement of the CFPB's rule regarding disclosures that mortgage lenders must provide to home buyers. Additionally, the bill would permanently eliminate a borrower's ability to enforce his or her legal rights if a lender fails to disclose or obscures important information for all loans originated over the next 5 months so long as the error is made "in good faith," a term that the bill does not define and that substantially narrows existing protections for consumers afforded under the Truth in Lending Act.

The mortgage industry has had nearly 2 years to implement these new disclosure requirements and was given an additional grace period this year. Despite assurances from the CFPB Director that the agency would implement a restrained enforcement process that takes into account the industry's good faith effort to comply, this legislation could leave millions of American home buyers without the legal protections to which all citizens are entitled.

The amendment I am offering today would allow our servicemembers, veterans, seniors, and students—some of our Nation's most vulnerable populations—with the opportunity to seek their day in court if a mortgage lender acts in bad faith.

As we learned following the 2008 financial crisis, far too often the people with the fewest resources pay the heaviest price when they are deceived by bad actors in the financial marketplace.

While reasonable people can disagree on the merits of the underlying bill, I hope we can all agree that our servicemembers, veterans, students, and seniors deserve the consumer financial protections the CFPB offers.

That is what this amendment would help to achieve, and I urge your support.

Madam Speaker, I yield back the balance of my time.

Mr. HENSARLING. Madam Speaker, I rise in opposition to the motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Madam Speaker, again, this underlying bill, H.R. 3192, modest, bipartisan. Grace period for those who act in good faith in trying to implement the most dramatic changes in our real estate disclosure laws in a decade, 1,888 pages worth.

We know, Madam Speaker, if we do not enact this bill, people are going to be denied homeownership opportunities. We have already heard within our

committee. We have heard from our constituents already. For example:

> Large lenders have already announced they are not going to do one-time closings anymore due to the uncertainty.

That comes from an individual in Tyler, Texas.

I quoted earlier one from El Paso, who stated:

> Presented in El Paso, an institution is going to stop residential mortgage lending for a time until they can get a good feeling on how the regulation is going to be officially interpreted.

Americans are being denied homeownership opportunities, and all the gentleman from Arkansas (Mr. HILL), the author of H.R. 3192, says is: Let's have, for those who operate in good faith, a temporary grace period in trying to roll this out.

So what the motion to recommit does—and I know this is not the gentleman's purpose, but what his motion to recommit does, if adopted by the House, is actually discriminate against the very people that he says he wishes to help because now, all of a sudden, it is going to be our servicemembers, our veterans, our seniors, our students, and family members of servicemembers, veterans, seniors, and students who are going to be denied their homeownership opportunities.

Now, maybe in the gentleman's district they prefer the lawsuit. In my district, in the Fifth District of Texas, they prefer the homeownership opportunity. Any bad actors can still be sued under TILA in a private right-of-action, but when we are trying to ensure that people are not denied their homeownership opportunities, why would we want to discriminate against our servicemembers and veterans? Because all of a sudden, then, there is extra liability.

So everybody will know now that if you are going to lend on a home mortgage to a veteran, you are going to have extra liability. Are you going to make that loan? Are you going to charge them more? This House should reject any discrimination against our servicemembers, veterans, seniors, students, and family members of servicemembers, veterans, seniors, and students, and reject this motion to recommit.

Madam Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Mr. MOULTON. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to the order of the House of today, further proceedings on this question will be postponed.

MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendment of the Senate to the bill (H.R. 1735) ''An Act to authorize appropriations for fiscal year 2016 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.''.

PROVIDING FOR CONSIDERATION OF ESTABLISHING A SELECT INVESTIGATIVE PANEL OF THE COMMITTEE ON ENERGY AND COMMERCE

Ms. FOXX. Madam Speaker, by direction of the Committee on Rules, I call up House Resolution 461 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 461

Resolved, That there is hereby established a Select Investigative Panel of the Committee on Energy and Commerce (hereinafter ''select panel'').

SEC. 2. (a) The select panel shall be composed of not more than 13 Members, Delegates, or the Resident Commissioner appointed by the Speaker, of whom not more than five shall be appointed on the recommendation of the minority leader. Any vacancy in the select panel shall be filled in the same manner as the original appointment.

(b) Each member appointed to the select panel shall be treated as though a member of the Committee on Energy and Commerce for purposes of the select panel.

(c) No member may serve on the select panel in an ex officio capacity.

(d) The Speaker shall designate as chair of the select panel a member elected to the Committee on Energy and Commerce.

SEC. 3. (a) The select panel is authorized and directed to conduct a full and complete investigation and study and issue a final report of its findings (and such interim reports as it may deem necessary) regarding—

(1) medical procedures and business practices used by entities involved in fetal tissue procurement;

(2) any other relevant matters with respect to fetal tissue procurement;

(3) Federal funding and support for abortion providers;

(4) the practices of providers of second and third trimester abortions, including partial birth abortion and procedures that may lead to a child born alive as a result of an attempted abortion;

(5) medical procedures for the care of a child born alive as a result of an attempted abortion; and

(6) any changes in law or regulation necessary as a result of any findings made under this subsection.

(b) The chair of the Committee on Energy and Commerce shall cause any such report to be printed and made publicly available in electronic form.

SEC. 4. Rule XI and the rules of the Committee on Energy and Commerce shall apply to the select panel in the same manner as a subcommittee except as follows:

(1) The chair of the select panel may authorize and issue subpoenas pursuant to clause 2(m) of rule XI in the investigation and study conducted pursuant to section 3, including for the purpose of taking depositions.

(2) The chair of the select panel, upon consultation with the ranking minority member, may order the taking of depositions, under oath and pursuant to notice or subpoena, by a member of the select panel or a counsel of the select panel. Such depositions shall be governed by the regulations issued by the chair of the Committee on Rules pursuant to section 3(b)(2) of House Resolution 5, One Hundred Fourteenth Congress, and printed in the Congressional Record. The select panel shall be deemed to be a committee for purposes of such regulations.

(3) The chair of the select panel may, after consultation with the ranking minority member, recognize—

(A) members of the select panel to question a witness for periods longer than five minutes as though pursuant to clause 2(j)(2)(B) of rule XI; and

(B) staff of the select panel to question a witness as though pursuant to clause 2(j)(2)(C) of rule XI.

SEC. 5. Service on the select panel shall not count against the limitations in clause 5(b)(2)(A) of rule X.

SEC. 6. The select panel shall cease to exist 30 days after filing the final report required under section 3.

The SPEAKER pro tempore. The gentlewoman from North Carolina is recognized for 1 hour.

Ms. FOXX. Madam Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentlewoman from New York (Ms. SLAUGHTER), pending which I yield myself such time as I may consume. During consideration of this resolution, all time yielded is for the purpose of debate only.

GENERAL LEAVE

Ms. FOXX. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from North Carolina?

There was no objection.

Ms. FOXX. Madam Speaker, H. Res. 461 provides for the creation of a select investigative panel of the Committee on Energy and Commerce. The resolution ensures the House exercises one of its most fundamental constitutional responsibilities: oversight of the use of Federal funds and compliance with Federal law.

Undercover investigations have revealed that an organization that receives hundreds of millions of taxpayer dollars annually, Planned Parenthood, has also been taking the remains of unborn children and selling them to tissue collection firms.

Its staff has reportedly even altered their medical procedures to more effectively dismember unborn children, with one abortionist saying: ''We have been very good at getting heart, lung, liver...because we know that, so I'm not gonna crush that part, I'm gonna basically crush below, I'm gonna crush above, and I'm gonna see if I can get it all intact.''

There are also allegations that children may have been born alive and left to die in order to harvest their tissue.

How can we in Congress ignore these charges? It is clear that a full investigation is not only warranted, but imperative, into these issues. Even if these abortion providers somehow managed to comply with all Federal laws while dismembering children, it is clear we need to learn more about their barbaric tactics so we can amend those laws and ensure practices like these never happen again, particularly by organizations receiving millions from U.S. taxpayers.

Madam Speaker, in order to effectively continue the oversight that the House has begun into these issues, H. Res. 461 would establish a select investigative panel at the Committee on Energy and Commerce to provide a full investigation and study into these allegations. This panel would be made up of 13 members appointed by the Speaker, 5 of which will be by the recommendation of the minority leader and chaired by a member of the Committee on Energy and Commerce. Its operations will not require any additional appropriations of funds.

The investigation will be focused on medical procedures and business practices of entities involved in fetal tissue procurement; Federal funding and support for abortion providers; practices of providers of second- and third-trimester abortions, including partial birth abortions; medical care provided to children born alive as a result of an attempted abortion; and necessary changes in law or regulation identified by this investigation.

□ 1600

This type of investigation or special panel is far from unprecedented. When in the majority, my colleagues across the aisle formed the Select Intelligence Oversight Panel under the Appropriations Committee as well as a Select Committee on Energy Independence and Global Warming.

The creation of a select investigative panel on the issues surrounding the sale of unborn children's tissue is clearly within precedent, and I hope Members on both sides of the aisle will agree that we must get to the bottom of this.

We have seen video evidence of children being dismembered to facilitate the sale of their hearts and other organs. Few issues can make us come together like our children. It is my hope that our partisan battles will cease for a brief moment to enable us to have a full investigation into the fate of children at the most vulnerable time of their lives.

Even for those who support abortion on demand, it should be simple to unite behind the principle that organizations receiving hundreds of millions in taxpayer funds are subject to congressional oversight, particularly when their divisive practices may violate Federal law and are, frankly, barbaric.

I urge my colleagues to support this resolution and the resulting investigation.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, creating a select committee to investigate Planned Parenthood is a journey with no end, a solution in search of a problem.

Congressman CHAFFETZ, who is chair of the House Committee on Oversight and Government Reform, held a hearing 2 weeks ago that lasted over 5 hours and relentlessly badgered the president of Planned Parenthood, the only witness. Cecile Richards comported herself so well. But despite that, we are going to do this again.

Mr. CHAFFETZ was asked by CNN's Wolf Blitzer after the hearing, ''Is there any evidence, in your opinion, that Planned Parenthood has broken any law?'' Mr. CHAFFETZ responded, ''No, I'm not suggesting they broke the law.''

So if they haven't broken the law, what are we doing here? Why do we investigate over and over? There are three committees in the House right now investigating Planned Parenthood.

We have spent the day trying to get our colleagues to stop putting on these select committees, which do not comply with the way things have always been to be fair to both sides of the committee and let Democrats have the same kind of benefit of information as they have.

This one, though, I think is even worse because it gives subpoena power to the head of what is basically a subcommittee of the Energy and Commerce Committee that is unilateral. We have never seen that before.

So why do we spend time and funds and resources investigating an organization that we know has done nothing wrong? Because we are dealing with a majority obsessed with taking constitutionally protected health care away from women, many of whom, I may add, are poor.

If you add that to the 54, 55 votes to do away with a healthcare bill called ObamaCare, apparently, the major obsession of the majority is to take health care away from people. That is a little hard to comprehend, since we all represent about 750,000 constituents who I don't think would be happy about that.

So every time we attack Planned Parenthood, remember that you are attacking one in five American women who have used Planned Parenthood.

Whether it is a select committee or intentionally misleading data, this majority will use any tactic necessary. In fact, the tactics Mr. CHAFFETZ used a week ago were resoundingly discredited. His hearing materials—one chart in particular—was so misleading that the press called it words that I am not allowed to say on the floor of the House.

Is that what we expect from this select committee? Let me say, for one, it is certainly what I expect. A flippant disregard for truth goes against what we have come here to Congress to do. We came to govern, uphold the Constitution of the United States, and to do our best domestically.

We are not doing our best domestically. We have no budget. As a friend of mine said today, this is a majority that can't build bridges, roads, or highways, but can sure build select committees.

This House majority decides to spend the time, money, and resources of the taxpayers attempting to cut funding for the same idea that has not happened for 39 years. Remember, this has not happened for 39 years.

Since the appearance of the Hyde amendment, not a single Federal dollar has been spent on abortion, except in very, very rare cases to save the life of the mother. That is right.

Contrary to what the majority would have the American public believe, Planned Parenthood spends zero Federal dollars on abortions today. That is what the majority select committee will investigate. For 39 years, that law has never been broken.

Mr. Speaker, I reserve the balance of my time.

Ms. FOXX. Mr. Speaker, I yield 1 minute to the gentlewoman from California (Mrs. MIMI WALTERS).

Mrs. MIMI WALTERS of California. Mr. Speaker, I rise today in support of H. Res. 461. This resolution would create a select panel to investigate a number of claims related to Planned Parenthood's activities involving abortion and fetal tissue procurement.

Like many Americans, I was horrified by the recent videos which depicted Planned Parenthood employees callously discussing the trafficking and sale of aborted babies' tissues and organs.

As a mother of four, I know that nothing is more sacred than the gift of human life, and any organization that puts a price on unborn children must be held accountable.

As a member of the House Judiciary Committee, I am actively involved in the House investigation examining the atrocities committed by Planned Parenthood. While we are continuing to gather information and determine the exact nature of the organization's actions, one thing is certain. These practices represent a blatant disregard for innocent life, and they must be stopped.

By establishing a select panel, we can ensure that we have the proper tools and time needed to uncover the truth, bring accountability to the organization, and justice to the most innocent among us.

The SPEAKER pro tempore (Mr. POE of Texas). The time of the gentlewoman has expired.

Ms. FOXX. I yield the gentlewoman an additional 15 seconds.

Mrs. MIMI WALTERS of California. I urge my colleagues to support this measure and to stand with me in the fight to defend innocent human life.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 3 minutes to the gentleman from Maryland (Mr. CUMMINGS),

the distinguished ranking member of the Committee on Oversight and Government Reform as well as the Select Benghazi Committee.

Mr. CUMMINGS. I thank the gentlewoman for yielding.

As the ranking member of the Select Committee on Benghazi and the House Oversight Committee, I rise in strong opposition to this proposal by House Republicans to establish yet another new select panel to ramp up their baseless and politically motivated attacks against Planned Parenthood.

Last week two senior Republicans, both of whom are now competing to become the next Speaker of the House, made stunning admissions on national television within 24 hours of each other.

First, Majority Leader KEVIN MCCARTHY admitted that House Republicans established the Benghazi Select Committee to use millions of dollars in taxpayer funds to damage Hillary Clinton's bid for President.

The next day the chairman of the Oversight Committee, Chairman CHAFFETZ, admitted on national television that there is no evidence that Planned Parenthood has violated any laws, despite months of investigations.

Let me repeat that. The chairman of the chief investigative committee that has been investigating Planned Parenthood for months admitted on national television that there is no evidence that Planned Parenthood violated any laws. His admission is consistent with the findings of multiple State investigations in Georgia, Indiana, Massachusetts, Pennsylvania, Missouri, and South Dakota, all of which have cleared Planned Parenthood of wrongdoing.

I ask my colleagues, if the top investigator in the House of Representatives says there is no evidence against Planned Parenthood, why in the world are we considering a proposal to set up a new select panel? I think the answer is the same here as it was with Benghazi. It is simply politics.

These stark Republican admissions obviously argue against continuing with these taxpayer-funded political attacks. Yet, House Republicans are proposing exactly the opposite.

They have already squandered more than $4.5 million on the Benghazi Select Committee in one of the longest, least productive, and most partisan congressional investigations in history.

Now they want to use the same terrible model to attack the rights of millions of women across the country who rely on Planned Parenthood for cancer screenings, breast exams, and other critical healthcare services every year.

Planned Parenthood has cooperated with every aspect of the congressional investigations to date. They have produced tens of thousands of pages of documents. Planned Parenthood president Cecile Richards testified voluntarily for nearly 5 hours before the Oversight Committee. Even Chairman CHAFFETZ conceded that she has been ''very cooperative with the investigation.''

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. SLAUGHTER. I yield the gentleman an additional 30 seconds.

Mr. CUMMINGS. So, again, why do we need this new panel? Based on Planned Parenthood's exemplary record of cooperation, the tens of thousands of pages of documents the organization has produced in response to congressional requests, and the lack of any evidence that the group has violated any laws, there is simply no legitimate basis to adopt this proposal.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, it is those Members across the aisle who raise the issue of Benghazi that are playing politics by trying to distract Americans from the actual issue we are debating today.

The purpose of this resolution is to establish a select panel consistent with past precedent under Democrat majorities to ensure that this House conducts a thorough investigation into the practices surrounding fetal tissue procurement and federally funded organizations that participate in these practices.

Taxpayers deserve to know what their hard-earned dollars fund. It is incumbent upon us, as Representatives, to ensure that Federal funds are directed only to organizations that operate fully within the law.

Mr. Speaker, I yield 2 minutes to the gentlewoman from North Carolina (Mrs. ELLMERS).

Mrs. ELLMERS of North Carolina. Mr. Speaker, I thank the gentlewoman from North Carolina for allowing me to speak on the floor today during this rule debate.

As a sitting member of the Energy and Commerce Committee, I am proud to see my committee taking the lead on the investigation of Planned Parenthood. As a woman, a nurse, and a mother, I have fully supported the decision to defund Planned Parenthood. But as a representative of the people, our responsibilities are more than that. We have a responsibility to ask questions that will produce answers.

Our constituents deserve to know how this organization is using Federal funds, and they deserve to know which medical services they are actually providing to women. In forming this panel, we will begin finding the facts and hold Planned Parenthood accountable.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1½ minutes to the gentleman from Washington (Mr. SMITH), the distinguished ranking member of the Committee on Armed Services.

Mr. SMITH of Washington. Mr. Speaker, I rise in opposition to this resolution.

As a member of the Benghazi panel, I think what we have learned from the Benghazi panel is that this House majority is not to be trusted when it comes to forming special investigatory panels. Basically, they form them for purely partisan reasons, as Representative McCarthy admitted just last week.

The second point here is one that has been made repeatedly. There is no evidence whatsoever that Planned Parenthood has violated the law.

So what exactly is it exactly that we are investigating? Even the chairman of the House Committee on Oversight has admitted there is no evidence that Planned Parenthood has violated the law.

Third, there is a House Committee on Oversight and Government Reform. In fact, just about every committee in Congress has an oversight function.

So why don't we use that instead of wasting taxpayer dollars on something like the Benghazi Committee, which is admittedly breaking all kind of records in terms of wasting taxpayer dollars? But we don't need to pile on with another wasteful committee.

□ 1615

If you want to investigate this, do it through the Oversight and Government Reform Committee. Do it through the existing committees.

Lastly, it is incredibly important to point out that Planned Parenthood performs enormously important services to women in this country. They provide much-needed health care to poor women and much-needed family planning to poor women.

You should have a family when you want a family. If you are not prepared to take care of children, then family planning makes an enormous amount of sense. In fact, what it does is it prevents abortions. It stops women from getting pregnant when they are not ready to have children. It goes after precisely the issue that the majority is most concerned about, to prevent abortions.

Planned Parenthood deserves our support, not another wasteful, taxpayer-funded, partisan investigation.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the House committees who have investigated this issue thus far have done good work, but it is clear that much remains to be done. At Energy and Commerce in particular, the Subcommittee on Oversight and Investigations has the task of conducting meaningful and necessary oversight of several other matters within the jurisdiction of the committee.

Given the large number of expected documents to be reviewed and interviews to be conducted, the select investigative panel will permit this necessary investigation to continue without impairing the other important work of the Oversight and Investigations Subcommittee at the Energy and Commerce Committee.

Mr. Speaker, I yield 2 minutes to the gentlewoman from Tennessee (Mrs. BLACKBURN).

Mrs. BLACKBURN. Mr. Speaker, I thank the gentlewoman from North Carolina for her leadership on this issue.

She spoke a little bit earlier about the structure and the organization of the investigative panel, and I want to go back to that and help to make the point because sometimes I think, in our passion and the emotions as we talk about bills, we begin to attribute to legislation jurisdiction that may not be there.

This is a small bill. It is very explicit in how the energy of the investigative panel is going to be utilized. There are six items that they are being tasked to investigate.

Number 1, medical procedures and business practices used by entities involved in fetal tissue procurement. We know there are questions that surround this, whether it is a not-for-profit or a for-profit entity.

Number 2, any other matters with respect to fetal tissue procurement.

Number 3, Federal funding and support for abortion providers.

Number 4, the practices of providers of second- and third-trimester abortions, including partial-birth abortion procedures that may lead to a child born alive as a result of an attempted abortion.

Number 5, medical procedures for the care of a child born alive as a result of an attempted abortion.

And number 6 will be any changes in law or regulation necessary as a result of any of the findings which are there from the committee.

I want to clearly state this is about getting answers of how we treat and protect life in this country.

The select panel will act to centralize the investigations that are at the Energy and Commerce Committee, Judiciary and Oversight Committees, and bring it all under one umbrella.

Over the past several weeks, we have had lots of serious questions. They are troubling questions that have been asked. I think that the investigations we have had have raised a lot of those questions.

It is imperative that we centralize these operations and bring it together under one umbrella.

Ms. SLAUGHTER. Mr. Speaker, I yield myself such time as I may consume because I have some important information that I got recently that I want to bring to my colleagues' critical attention.

The chairman of the Committee on Oversight and Government Reform, Congressman JASON CHAFFETZ, has in his possession right now a computer hard drive that contains videos produced by David Daleiden, the head of the group that tried to entrap Planned Parenthood.

Those videos are official committee records, but Chairman CHAFFETZ is refusing to give the Democratic Members a copy of those videos.

On September 22, Chairman CHAFFETZ issued a subpoena to Mr. Daleiden, who is the Executive Director of the Center for Medical Progress. The subpoena demanded that Mr. Daleiden provide all of his unedited video footage.

We believe that the videos will show how Mr. Daleiden deceptively edited his videotapes to distort the truth, but those tapes are being hidden away. It appears that the Republicans do not want the Democrats to be able to see these videos.

Chairman CHAFFETZ's subpoena explicitly required that a copy of the videos be provided to both the Republicans and Democrats. Specifically, paragraph 18 of the subpoena's schedule instructions stated, ''Two sets of documents shall be delivered, one set to the Majority Staff, and one set to the Minority Staff.''

On Friday, September 25, 2015, Mr. Daleiden delivered those videos to the committee, but provided them only to the Republicans. He did not provide a copy to Democrats, a direct violation of the subpoena.

Chairman CHAFFETZ and his staff members then refused to open the package until today, two weeks later, and now the chairman's staff is refusing to allow Democrat Members to have a copy of the videos that are only in his possession.

So I have a couple of questions I need to ask here. On what authority are the Republicans refusing to provide the Democrat Members of the body a copy of the videos?

And we know that Republicans actually have no authority to do that.

By the chairman's own subpoena, Democrats are entitled to a copy. That is explicit in his subpoena.

Another question that we must ask of our colleagues is: Last night at the Rules Committee, Representative MARSHA BLACKBURN said the intent of establishing a select committee is ''to bring all the work under one panel.''

Now, we know that Energy and Commerce has a hearing scheduled for tomorrow, according to one of the members. What we need to know is: Will Chairman CHAFFETZ be permitted to continue his investigation of Planned Parenthood if the select committee is in existence?

And how will that bring all the work under one panel if he is allowed to continue his own investigation if the Energy and Commerce Committee are allowed to bring theirs?

I would like to know if the chairman would assure Members of this body that he plans to immediately provide a copy of these videos to Democrats, as required by his own subpoena, so that all Members of the committee have equal access.

And I also need to know whether the chairman will be required under this resolution to immediately provide the videos to the new select panel today.

Mr. Speaker, I yield 2 minutes to the gentleman from Maryland (Mr. VAN HOLLEN), the distinguished ranking member of the Committee on the Budget.

Mr. VAN HOLLEN. Mr. Speaker, I want to thank the ranking member for bringing those troubling revelations to the attention of the House. It shows what a sham process this has been from the beginning.

Mr. Speaker, we have got a lot of work to do in this Congress. We have got to come together with a budget agreement to keep the government open, to invest in our economy, to deal with modernizing our transportation infrastructure in this country.

Yet, what are Republicans bringing to the floor? Another measure to create another so-called select committee to investigate Planned Parenthood, when, as we have heard today, three other House committees have already done that. And what has been the sum total of that investigation?

Well, the chairman of the Oversight and Government Reform Committee told us on national television when he was asked if Planned Parenthood had broken any laws, ''No, I'm not suggesting they broke the law.''

So when you don't get the answer you want, what do you do? Create another special committee.

Rather than creating a special committee, the Government and Oversight Committee owes an apology to Cecile Richards, the president of Planned Parenthood, for dragging her through a committee process that was disrespectful, where the chairman of the committee began with a chart that PolitiFact determined was a pants-on-fire misrepresentation. That is the most untrue ranking you can get from PolitiFact, Pants on Fire.

That was the gist of that hearing. And now we are learning today possible nondisclosure of certain documents. So what is happening here?

As the late Yogi Berra would say, ''This is deja vu all over again.''

They had many committees investigating Benghazi to try to get to the bottom of a tragedy in the House and the Senate, and all those committees concluded there was no wrongdoing.

And so what did our Republican colleague do? Spent $5 million on a special committee on Benghazi, which, the Majority Leader just announced the other day on national television, was simply about politics, simply about hurting Secretary Clinton. So that is what this is all about.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. SLAUGHTER. I yield the gentleman another 1 minute.

Mr. VAN HOLLEN. I want to thank the ranking member.

So that is what this all boils down to. When committees in the House and the Senate investigated Benghazi—and not just any committees—the Defense Committee, the Intelligence Committees in the House and the Senate—they all concluded that the allegations were false, that it was a terrible, awful tragedy in Benghazi, but nobody was involved in any wrongdoing.

When they didn't get the answer they wanted then, Special Committee on Benghazi, which, as we heard, turned out to be all about politics. And that is exactly what is happening now with Planned Parenthood.

Mr. CHAFFETZ just announced the results of all the hearings on Planned Parenthood. No violation of the law.

And so what do you do when you don't get the answer you want? Let's spend more taxpayer money on another special committee. This is a kangaroo court. This is a misuse of public funds.

So, Mr. Speaker, let's get on with the business of the House. Let's focus on the economy. Let's come together with a budget agreement to keep the government open.

Let's do the real work of the American people and not run a McCarthy-like hearing against Planned Parenthood and women's health. Let's do what we should be doing, Mr. Speaker.

Ms. FOXX. Mr. Speaker, I yield 2 minutes to the gentleman from Pennsylvania (Mr. PITTS).

Mr. PITTS. Mr. Speaker, I rise in support of the resolution.

This summer 10 videos were released that showed high-level executives at major organizations, including Planned Parenthood, StemExpress, Advanced BioResources, speaking candidly about the activities that violate Federal law.

They speak of using ''less crunchy abortion techniques'' to preserve organs, of ''crushing'' certain body parts in order to spare others, and of children killed after they ''fell out,'' that is, after being born alive.

It is interesting to hear people criticize the videos that haven't even watched the videos. These 10 videos constitute sufficient grounds for probable cause that criminal activity has occurred.

Subsequently, thanks to the leadership of the Judiciary Committee, Oversight and Government Reform Committee, and the Energy and Commerce Committee, the House has begun to investigate the scope and prevalence of these activities.

Congressional discovery has already yielded important and revealing testimony. This House, as a body, has already voted to stop giving taxpayer funding to abortion providers and to ban late-term abortions, which are the abortions that yield the highly developed organs sought for medical experimentation.

Deniers of the unborn child's humanity or their human right to life have tried to ignore the clear evidence already uncovered about fetal organ procurement. The deniers have tried to discredit the videos that they are too horrified to watch. The videos speak for themselves.

The deniers have tried to create distractions. They insult pro-life Americans. They make excuses. No wonder, then, that the deniers oppose this panel. They don't want the truth to come out.

Whether you consider yourself pro-life or pro-choice, you should want the truth to come out. This debate ought to be settled by the facts.

It is Congress' duty to the American people that we find out the truth, especially as it pertains to the deaths of millions of innocent Americans and half a billion dollars in annual taxpayer funding. That will be the task and purpose of this select committee.

We, as a legislative body, rely on good information. We ought to base our actions on the facts.

I urge support for the resolution.

Ms. SLAUGHTER. Mr. Speaker, I will insert into the RECORD a copy of a letter to Speaker JOHN BOEHNER from Mr. VAN HOLLEN, Ms. ROSA DELAURO, and myself on this issue.

HOUSE OF REPRESENTATIVES,
Washington, DC, October 5, 2015.

Hon. JOHN BOEHNER,
Speaker, House of Representatives,
Washington, DC.

MR. SPEAKER: We are very concerned about the hearing that House Republicans conducted in the Oversight and Government Reform Committee involving Planned Parenthood on September 29, 2015. Notwithstanding the absence of any wrongdoing, its President, Ms. Cecile Richards was cross-examined and accosted with personal questions and accusations for 4½ hours while constantly being interrupted. This hearing was not ''oversight'' it was a witch hunt against her personally and an ideological attack on a critical provider of women's health care.

It became apparent that the Republicans' intentions were not to investigate Planned Parenthood's receipt of federal dollars when shortly after her opening remarks Ms. Richards was questioned about her compensation which had no relevance to the hearing. Never before has a witness had her salary attacked, not even when the Committee has questioned the CEOs of companies that have actually been found guilty of breaking Federal law.

We sincerely believe that the Committee should extend an apology to Ms. Richards and refrain from such ideologically based personal attacks of its witnesses in the future particularly because there was no basis to the allegations from the outset.

In fact, Oversight and Government Reform Chairman Jason Chaffetz, who conducted the hearing, admitted that he had identified no evidence that Planned Parenthood has violated any laws during a recent appearance on CNN's Situation Room with Wolf Blitzer.

On October 1st, the Pulitzer Prize winning PolitiFact News Service awarded Chairman Chaffetz, a rating of ''Pants on Fire'' for springing a highly misleading chart on Planned Parenthood head Cecile Richards during her testimony at the recent hearing. The chart falsely suggested that Planned Parenthood performs more abortions than cancer screenings and prevention services.

PolitiFact found that Chaffetz's chart ''suggests a conclusion that's flat wrong.'' It cited numerous experts who concluded that his chart is ''a damn lie,'' ''ethically wrong,'' ''purposeful deception,'' ''scandalous,'' ''propagandized,'' ''an egregious example of using a chart to mislead,'' and ''absolutely misleading, and intentionally so.''

Republican attempts to defund Planned Parenthood are clearly political and greatly misguided. The majority of Americans recognize that Planned Parenthood is an organization that plays a vital role in providing health care to women across the country. One in five women will use Planned Parenthood for primary and preventative care in their lifetime, and in 103 counties with Planned Parenthood centers, Planned Parenthood is the sole provider of these services. Republicans would eliminate the ability for those women across the country to get basic preventative care that over a lifetime can be life-saving.

After a two month investigation, conducted by three different House Committees, considering tens of thousands of pages of documents and multiple hearings, there is no evidence to substantiate Republican claims of illegal activity by Planned Parenthood. Planned Parenthood has been the victim of an entrapment scheme conducted over three years in which an opposing political organization actively lied and used deceptive tactics against Planned Parenthood's employees. Clearly Planned Parenthood, and its President, was the subject of a hostile hearing in the absence of evidence of any wrongdoing.

We sincerely hope that you direct the Chairs of House Committees to refrain from conducting this type of hearing in the future and to abandon any thoughts of establishing a Subcommittee to pursue these allegations that the Chairman of the Oversight Committee admitted have not been substantiated.

Sincerely,

CHRIS VAN HOLLEN,
Member of Congress.
ROSA DELAURO,
Member of Congress.
LOUISE SLAUGHTER,
Member of Congress.

Ms. SLAUGHTER. Mr. Speaker, I yield 1 minute to the gentlewoman from California (Mrs. CAPPS), a member of the Energy and Commerce Committee.

□ 1630

Mrs. CAPPS. I thank my colleague for yielding.

Mr. Speaker, I rise in strong opposition to this bill, which is just another political stunt to put the government between a woman and her healthcare provider. This is yet another instance where the House majority is exploiting their position to use hard-earned taxpayer dollars to fund partisan, baseless smear campaigns. Today we are asked to vote to do it again.

Despite finding no evidence of wrongdoing through multiple congressional committee hearings, including those conducted by the Energy and Commerce Committee, despite numerous State-level investigations that have cleared Planned Parenthood of these charges, and despite reports from outside experts that there is no evidence of illegal activity, the House seems insistent on doubling down on this bad idea to waste taxpayer money and time on yet another fabricated investigation.

It is time to say ''no more.'' There are far too many real issues facing our country that Congress should, instead, be addressing. Vote ''no'' on this resolution.

Ms. FOXX. Mr. Speaker, I yield 2 minutes to the gentleman from New Jersey (Mr. SMITH).

Mr. SMITH of New Jersey. I thank my good friend for yielding.

Mr. Speaker, last month, Pope Francis admonished a joint session of Congress to follow the Golden Rule, to ''do unto others as you would have them do unto you,'' and said that the Golden Rule compels us to ''protect and defend human life at every stage of development'' and that ''it is wrong to remain silent and look the other way.''

Establishing this select committee is the right thing to do. We simply can't

remain silent or look the other way. Instead, Congress needs to thoroughly investigate profoundly disturbing conduct by top-level Planned Parenthood officials. Caught on tape—and I have watched all the tapes, Planned Parenthood's top leadership, not interns or lower level employees, showed callous disregard for children's lives while gleefully calculating the financial gain derived from the sale of baby body parts.

We already know that every day Planned Parenthood dismembers or chemically poisons to death approximately 900 unborn babies. Since 1973, more than 7 million children have been violently killed in Planned Parenthood clinics.

Now, because of the CMP videos, Planned Parenthood's involvement in trafficking in baby body parts has been revealed. In one clip, Dr. Deborah Nucatola, senior director of Planned Parenthood Federation of America's Medical Services says on camera: ''We have been very good at getting heart, lung, liver, and because we know that, I am not going to crush that part. I am going to basically crush below, I am going to crush above, and I am going to see if I can get it all intact . . . I would say a lot of people want liver; and for that reason, most providers will do this case under ultrasound guidance, so they will know where they are putting their forceps.''

Ladies and gentlemen of the House, this is a dismemberment abortion—arms, legs, torsos, decapitation—but the prized body part is preserved, pulled out intact, and then sold to brokers.

This needs to be done. We haven't lost our sense of being shocked.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from Florida (Ms. CASTOR), a member of the Committee on Energy and Commerce.

Ms. CASTOR of Florida. I thank the gentlewoman for yielding.

Mr. Speaker, I rise in strong opposition to this wasteful maneuver by Republicans in Congress to establish yet another investigative committee at a cost of untold millions of taxpayer dollars.

It is unconscionable to establish such a committee without any basis to do so and at a time when Congress should be focused on higher wages, modern infrastructure, and the basic responsibility to pass an appropriations plan for America. But no, action on all of these pocketbook issues for American families and businesses is being shoved aside by Republicans in Congress for a witch hunt based upon false You Tube videos that are full of distortions and misinformation.

Republican attacks on Planned Parenthood and women's health care is part of an unfortunate pattern of assaults over the last two decades. But this latest maneuver borders on an abuse of power. At best, it is an attempt by Republican leaders to distract the American public from their failure to do their job.

I urge my colleagues to defeat this bill and get back to the business of hardworking Americans.

Ms. FOXX. I yield myself such time as I may consume.

Mr. Speaker, what is unconscionable is the callous disregard for unborn babies that has been exhibited for far too long in our culture and which has been brought home to us full force by these videos that we have seen.

Mr. Speaker, the organizations and providers to be investigated by this select panel maintain a culture with a callous disregard for life.

Recently, a series of undercover videos have exposed in horrifying detail what Planned Parenthood values. They show the organization's leaders admitting to haggling over the prices for the limbs and organs of aborted children; callously recounting the harvesting of a brain from a fully intact, aborted child; admitting that clinics collect ''specimens'' without informed consent and that abortionists will alter the procedure to keep intact in-demand organs.

These videos make clear that neither women's health nor the well-being of their tiny victims will stand between Planned Parenthood and profit.

Since the release of these videos, the big money behind the pro-abortion political machine has kicked into high gear to obfuscate what services organizations like Planned Parenthood truly provide.

We hear about breast cancer screenings, but not a single Planned Parenthood clinic has a mammogram machine. We have heard repeatedly that abortions account for only 3 percent of Planned Parenthood services. The Washington Post Fact Checker assigned this data point, along with others pushed by Planned Parenthood, three Pinocchios. It is also clear from Planned Parenthood's own annual reports and testimony to Congress that a significant portion of its annual nongovernmental revenue comes from abortion.

The undercover videos alone would merit full investigation and review, but the problems at Planned Parenthood are not limited to those discussed in the series by the Center for Medical Progress.

We know that Planned Parenthood clinics in several States have failed to report sexual abuse of young girls, enabling and empowering those who would exploit them:

Just this year, the Alabama Department of Public Health found that a clinic in Mobile performed two abortions on a 14-year-old girl in a single 4-month period without reporting suspected sexual abuse.

Just last year, an Arizona Planned Parenthood counselor intentionally miscoded the sexual assault of a 15-year-old girl by a serial predator as a consensual encounter.

Also last year, a Denver clinic failed to report the rape of a 13-year-old girl by her stepfather, who brought her to the clinic for an abortion.

Mr. Speaker, the list of outrageous acts by these abortion providers goes on and on. It is past time that we investigate and understand just what type of organizations our tax dollars are subsidizing.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I yield myself 30 seconds to say what any woman in this room could say: your doctor determines whether you need to go to a radiologist to get a mammogram. None of us get that in our doctor's office, unless it is a most unusual place, and I know you gentlemen wouldn't know that.

I am pleased to yield 1 minute to the gentlewoman from Illinois (Ms. SCHAKOWSKY), an Energy and Commerce Committee member.

Ms. SCHAKOWSKY. Mr. Speaker, I rise in strong opposition to the creation of a select committee to investigate Planned Parenthood.

Let's be clear: this is just another political witch hunt, this time targeting women, their trusted organization, and women's health.

Now, let's talk about the Republican vision for women of America. Just look at their record. First, they passed a budget that completely eliminated title X—that is contraception—the only Federal grant program dedicated to family planning, and slashed funding by 80 percent for the teen pregnancy initiative by over 80 percent.

Then we find that last week the Republicans proved that this witch hunt is not just aimed at Planned Parenthood. They passed a bill that threatened funding for every doctor, clinic, and hospital that dares to participate in abortion services. They also want to repeal the Affordable Care Act, which requires insurance companies to cover maternity care. They don't want to expand Medicaid, which currently covers one out of every three births and more than 43 million children. In fact, they want to turn Medicaid into a block grant program. And Republicans have proposed huge cuts to education.

I want to say to my Republican friends: Be careful what you wish for. The women of America are watching.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE. I thank the gentlewoman from New York.

Mr. Speaker, many of us have the memory of the back alley abortions and the many dead young women who cried alone without any help. None of us want that. None of us want women to have to make that choice. But we know the Supreme Court has established as the law of the land Roe v. Wade as a matter of choice, and that this procedure is a medical procedure.

Planned Parenthood does not sell body parts. Planned Parenthood has a very infinitesimal amount of fetal research. Planned Parenthood is not the

person who ganged up on them and planned these horribly disorderly, if you will, videos and stole the ID of his high school friend to do these horrible videos.

Abortions have gone down. And so we come again to another Benghazi-like committee where we are ignoring the law. We are allowing unilateral subpoena, even if they are consulting, where we are looking at abortions that are done, but are not done by Federal money.

Mr. Speaker, I would ask my colleagues to vote against this bill that is doing nothing, Mr. Speaker, but politicizing a Presidential candidate and attacking women—attacking women, attacking health care.

Mr. Speaker, as a senior member of the Homeland Security Committee, and Ranking Member of the Subcommittee on Border and Maritime Security, I rise in strong opposition to H. Res. 461, which would establish a Select Investigative Panel of the Energy and Commerce Committee.

The ostensible purpose of this Select Investigative Panel is to investigate and report on all issues related to medical procedures and practices involving fetal tissue donation and procurement; federal funding and support for abortion providers; and late-term abortions.

But make no mistake, the Republican majority's real purpose in establishing this panel is (1) to open another front in their ongoing War Against Women, (2) impede women in the exercise of their right to make their own choices when it comes to their reproductive health, and (3) to persecute, smear, and demonize Planned Parenthood.

We know this from our experience with the so-called ''Benghazi Committee,'' which the Republican leadership claimed was a nonpartisan inquiry into the facts and circumstances surrounding the 2012 tragedy in Libya which claimed the lives of four brave and heroic Americans.

We know now, as confirmed by the Majority Leader and the Speaker-apparent, that the Benghazi Committee was in reality part of politically motivated strategy to disparage and damage the former Secretary of State and leading candidate for the Democratic presidential nomination that has wasted $4.5 million of the taxpayers' money.

The Chairman of the Benghazi Committee sent to Committee Members an investigative plan that set out monthly hearings with all the different agencies involved in preparing for and responding to the attacks in Benghazi, including the State Department, the Defense Department, and the Intelligence Community.

But after the New York Times' email story broke on March 2, however, the Chairman completely abandoned this plan and began focusing almost exclusively on Hillary Clinton.

Since then, the Committee has not held any of the hearings on his schedule, and his upcoming hearing with Hillary Clinton is the only hearing now scheduled.

Abandoned are plans for hearings that were to have been held in April with former Defense Secretary Robert Gates and Secretary Leon Panetta.

The Committee has never held even one public hearing with anyone from the Department of Defense.

The only hearing the Committee has held with an intelligence official, was with the CIA's head of Legislative Affairs regarding the status of document production.

Mr. Speaker, with so many pressing challenges facing our nation, wasting time and taxpayer money on another partisan witch hunt is a luxury we simply cannot afford.

The structure and powers to be given the Select Investigative Panel does not inspire any confidence that it will operate in a fair and impartial manner.

For example, the composition of the committee is lopsided in favor of the majority (8 Republican; 5 Democrat), instead of more equally divided as select committees usually are comprised.

Second, H. Res. 461 gives the chairman of the select panel subpoena power and deposition authority, including the authority to order the taking of depositions by a member of the select panel or the panel's counsel.

Third, the resolution authorized the chairman to recognize members to question witness for periods longer than the traditional five minutes and to recognize staff to question witnesses.

Taken together, these unusual powers are susceptible to abuse and are valued tools to any party wishing to conduct a fishing expedition as opposed to a dispassionate search for facts.

Mr. Speaker, let me save our Republican colleagues some time by pointing out the facts that an objective, fair-minded inquiry would reveal.

In 2011, approximately 1.06 million abortions took place in the U.S., down from an estimated 1.21 million abortions in 2008, 1.29 million in 2002, 1.31 million in 2000 and 1.36 million in 1996.

Based on available state-level data, an estimated 984,000 abortions took place in 2013—down from an estimated 1.02 million abortions in 2012.

Fetal tissue research has been scientifically accepted since the Reagan Administration.

In 1988 the Human Fetal Tissue Transplantation Research Panel (or the Blue Ribbon Commission) sought to separate the question of ethics of abortion from the question ethics of using fetal tissue from legal elective abortions for medical research.

The report of this commission laid the foundation for the NIH Health Revitalization Act of 1993 (which passed overwhelmingly with bipartisan support), prohibits the payment or receipt of money or any other form of valuable consideration for fetal tissue, regardless of whether the program to which the tissue is being provided is funded or not.

The law contains a limited exception that permits reimbursement for actual expenses (e.g. storage, processing, transportation, etc.) of the tissue.

These fees generally amount to less than $l00.

Less than 1% of Planned Parenthood chapters participate in this area of research.

Planned Parenthood reports revenue by source (either government or non-government) rather than the manner of disbursement (income versus grants and contracts).

Payments from Medicaid managed care plans are listed as ''Government Health Services Grants and Reimbursements'' to reflect the ultimate source of the funds.

Planned Parenthood spends about $1.1 billion annually on 11.4 million services, 83% of which is spent on research, client services and education.

Client services are divided into six categories: Cancer Prevention and Screenings, STI Testing, Contraception, Abortion Services, Other Women's Health Services & Other Services.

According to Planned Parenthood financial statements from 2009–2014, 86% of Planned Parenthood's Services fall under the categories of Cancer Prevention and Screenings (12–16%), STI Testing for men and women (35–41%), and Contraception (32–35%).

Only about 3% of its services fall under the Abortion category nationally.

Additionally, Planned Parenthood is already prohibited from spending federal funds on abortion services anyway.

Finally, Mr. Speaker, H. Res. 461 is an irresponsible diversion from tackling and addressing the following critical challenges facing this Congress and the American people, and if unresolved pose grave threats to our economy and communities across the country:

The Highway & Transit Trust Fund expires on October 29, endangering good paying jobs and critical construction projects throughout America;

Treasury Secretary Lew has notified the Congress that the debt limit is expected to be reached on November 5 and action must be taken to raise the limit to protect the full faith & credit of the United States and prevent interest rates for mortgages, student loans, credit cards and car payments soaring;

Funding to keep the government open expires on December 11 and Congress must find a way to keep the government open in the face of irresponsible opposition from 151 Republicans who voted to shut down the government rather than allow women access to affordable family planning and life-saving preventive health care.

In addition, American small businesses and manufacturers continue to suffer from Republicans' refusal to reauthorize the Export-Import Bank.

Mr. Speaker, we have far more important things to do than waste more time and taxpayer money on another partisan attempt to deprive women of their right to make their own decisions regarding their reproductive health that has been recognized as constitutionally guaranteed since 1973 by the Supreme Court decision in Roe v. Wade.

I oppose H. Res. 461 and urge all Members to join me in voting against this wasteful and irresponsible measure.

Ms. FOXX. Mr. Speaker, this charge laid about subpoena powers is a red herring. Every House committee holds subpoena power, though the structure differs depending on the committee. Granting this standard authority to

the select panel ensures its ability to investigate thoroughly the issues within its scope. It would make little sense to convene a select investigative panel with limited investigative power.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, may I inquire how much time is left on both sides.

The SPEAKER pro tempore. The gentlewoman from New York has 10 minutes remaining. The gentlewoman from North Carolina has 11 minutes remaining.

Ms. SLAUGHTER. I am pleased to yield 1 minute to the gentlewoman from New York (Mrs. CAROLYN B. MALONEY).

Mrs. CAROLYN B. MALONEY of New York. I thank my friend for yielding and for her great leadership.

Mr. Speaker, I rise in strong opposition to H. Res. 461, to create a select committee on investigating Planned Parenthood.

I take very seriously the congressional responsibility to investigate wrongdoing and improve transparency, but this panel is not at all about due diligence. It is about purely partisan politics, an attempt to ''Benghazi'' Planned Parenthood.

□ 1645

Mr. Speaker, six States have investigated Planned Parenthood and found nothing. Four committee hearings have found nothing. Planned Parenthood has handed over tens of thousands of pages of documents to Congress, and there has not even been a whiff of wrongdoing. Even the chair of the House Oversight and Government Reform Committee has said he has no evidence of anything unlawful.

This panel would be a waste of Congress' time and taxpayers' money. I urge my colleagues to vote ''no'' and stop this relentless crusade attacking access to health care for women who desperately need it and cannot afford it.

Ms. FOXX. Mr. Speaker, the facts are clear about the budget for the select panel. The resolution does not authorize or appropriate additional resources for this panel. It will use existing funds solely.

Further, one of Congress' most important duties is oversight of how scarce funds are spent, and that oversight is a proper use of the limited budget the House and its committees receive.

Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from California (Ms. JUDY CHU.)

Ms. JUDY CHU of California. Mr. Speaker, here we are again with Republicans attacking women and Planned Parenthood on the House floor. But now the attacks are taking the form of yet another politically inspired committee.

As with the Benghazi committee, Republicans are not seeking out truth or better policy. Instead, they want to use taxpayer-funded resources for a political witch hunt.

Here are the facts: Abortion today is protected by our Constitution, and we have found no wrongdoing by Planned Parenthood so far in the three House investigations that are already taking place.

Another fact: Planned Parenthood helps women. Every year Planned Parenthood provides 2.1 million patients with family counseling and contraception. They are trying to prevent unwanted pregnancies from occurring in the first place, something that my Republican colleagues should support. Let's not use lies and edited tapes to unfairly color and bring down this organization. We should be better than that.

Mr. Speaker, I oppose this committee. I urge my colleagues to vote ''no.''

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from Florida (Ms. FRANKEL).

Ms. FRANKEL of Florida. Mr. Speaker, I rise in opposition to the resolution to create a select committee to investigate Planned Parenthood. Well, here we go again. Planned Parenthood is the new Benghazi.

Under the ruse of saving lives, my colleagues on the other side of the aisle would use the resources of the United States Government to pursue their extreme agenda. The targeting of Planned Parenthood is a gross abuse of political power to punish a trusted organization because it provides a full array of health services that includes abortion, and it sends a chilling message to anybody who would dare to give women choices.

Mr. Speaker, to quote a well-known political thinker, ''There is no greater tyranny, than that which is perpetrated under the shield of law and in the name of justice.''

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from Wisconsin (Ms. MOORE).

Ms. MOORE. Mr. Speaker, I rise in opposition to H. Res. 461. This resolution supposedly establishes a select panel to investigate Planned Parenthood and fetal tissue procurement.

Now, what do we know already, Mr. Speaker? What facts do we know? We know that these videos have already been entirely discredited and debunked by a team of independent forensic experts. What do we know? We know that women have a legal right to a safe and legal abortion.

What do we know already, Mr. Speaker, while we are investigating Planned Parenthood? We know that fetal tissue procurement signed into law by the venerated Ronald Reagan provides lifesaving research for diseases like Parkinson's, ALS, and others.

No, Mr. Speaker, you are not trying to find the facts. Instead, this is just another pathway to deny a woman a right to a safe and legal abortion.

We already know that the chairman of the Oversight and Government Reform Committee said that there is no ''there'' there. We don't need to get to the bottom of this. Mr. Speaker, we are already at the bottom of this.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from California (Ms. LEE).

Ms. LEE. Let me thank the gentlewoman for yielding and for your tremendous leadership on this vital issue and so many issues.

Mr. Speaker, I rise in strong opposition to H. Res. 461, which really is nothing more than a politically motivated bill. It would establish a select Energy and Commerce Committee to so-call investigate Planned Parenthood.

How outrageous. Let's be clear. This is nothing more than yet another attempt to attack Planned Parenthood and undermine a woman's right to choose.

There have already been multiple hearings and committee investigations, none of which have resulted in any evidence of wrongdoing, and this shameful resolution is the fourth anti-choice vote we have had to take in the last month alone.

Mr. Speaker, enough is enough. We know that Planned Parenthood centers are critical to the health of women all across the country. One in five women have used Planned Parenthood services at some point in her lifetime for vital services like birth control, lifesaving cancer screenings, and STI screenings.

Continuing attempts to restrict access to these health services would hurt our most vulnerable women, including low-income women and women of color.

You want to restrict access to family planning, and you want to restrict access to safe and legal abortions. Come on. It is time to stop this war on women.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentleman from New York (Mr. ENGEL).

Mr. ENGEL. I thank my good friend from New York.

Mr. Speaker, this is the fourth time in less than 1 month that I have been compelled to voice my opposition to a measure attacking women's health care.

This is just what Congress does not need, another polarizing battle in Congress. I have been on the Energy and Commerce Committee for 20 years, and this is the wrong thing to do. This is just absolutely the wrong thing to do.

The American public wants to see us pass a budget, a transportation bill, keep the government open, do the Export-Import Bank and other things that are important.

What are we doing, getting into another political brawl? We don't need

another committee like Benghazi, which should be abolished.

The Washington Post reported last week that more Americans have supported continued Federal funding for Planned Parenthood than opposed it in every single public survey taken this year.

I don't want to infringe on women's rights to choose whatever is right between them, their doctor, their family, and their God, and I don't think Congress should either.

My friends on the other side of the aisle talk about wanting smaller government. I don't want government to be so big that it intrudes on women's privacy and women's health. This is ill-thought and should be defeated.

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from Connecticut (Ms. DELAURO).

Ms. DELAURO. Mr. Speaker, I rise in strong opposition to this resolution. It is beneath the dignity of this Chamber to participate in an ideological witch hunt, especially one based on entirely false allegations.

The chair of the House Oversight and Government Reform Committee spent hours last week cross-examining Planned Parenthood's president about these claims, and even he has publicly admitted that they have no merit. So let us call this proposed committee what it really is, the select committee to attack women's health.

The majority wants to kill Planned Parenthood. If they succeed, many low-income women will have nowhere left to go for breast cancer exams, Pap smears, and a range of other lifesaving services. So this resolution tells these women flat out: We do not care about your health care. We do not care if you die.

The hypocrisy of the majority is breathtaking. One minute they condemn all government spending—even on health care for some of our poorest families—and now they plan to spend millions of taxpayers' dollars on a politically motivated witch hunt.

Mr. Speaker, I urge my colleagues to vote against this disgraceful resolution.

Ms. FOXX. Mr. Speaker, I now yield 2 minutes to the gentleman from Pennsylvania (Mr. KELLY), our colleague.

Mr. KELLY of Pennsylvania. I thank the gentlewoman.

Mr. Speaker, I was in my office watching the debate, and I thought, well, if I really thought I was innocent, if I really thought there was nothing that really went with what the other side is claiming, if I really thought I needed to wipe the slate clean, if I really thought that sunlight is truly the best antiseptic.

Forget about the organization. Let's talk about the act. This is one of the most repulsive things you can watch. It turns your stomach to see our unborn—our born—listen, little boys and little girls being dissected and being sold. It is a criminal activity.

So my question comes down to—and if you read ''Rules for Radicals,'' the best way to counteract a charge against you is to go after those who are attacking you and make them the bad person.

I don't understand. In America's House, when we want to have a debate, when we want everybody in America to look and say that this was fair, we are talking about an investigation that, if we are false, if the claims are false, it would wipe the slate clean.

Most people who think they have been wrongly accused of something say, ''Bring the facts out. Let everybody see them. Let's have the conversation. Let's have the debate. Let's really determine if this is really going on.'' Only someone who is afraid it may go against them would say, ''No. No. No. You can't do this.''

I want to tell you, as far as women are concerned and a war on women, I am the father of four children, three boys and one girl. But I have ten grandchildren, six girls and four boys. There is not one of them that, when it comes to how much I love them, it is gender-selective. I love them all in the same way.

In a country that has always stood for human rights, in a country that has always stood for others, for the most vulnerable—and I will not disguise it and say it is not what I am. I am from conception to natural death. I am in favor of life. I will always be in favor of life.

But to have this debate today and to say that you can't possibly do this because it is driven, it is a Republican agenda, because it is a war on women, if anything, this is a war for women.

We have got to protect these people. If there is anything that is a preemptive strike in the war on women, it is gender-selective abortion.

The SPEAKER pro tempore. The time of the gentleman has expired.

Ms. FOXX. Mr. Speaker, I yield the gentleman an additional 1 minute.

Mr. KELLY of Pennsylvania. Mr. Speaker, I thank the gentlewoman.

Mr. Speaker, I would just ask all Members, not as Republicans and not as Democrats, but as members of the human race, and for a House that just abhors what is going on around the world and saying that this is horrible what is going on and we won't ever let this happen in our country, why would we be having this debate today?

If you really want the slate to be clear, if you really want the world to see that there is nothing going on here, then let's have an open investigation so, at the end of the day—I don't care what organizations—they can walk away and say, ''See, we proved that we aren't who they say we are.''

Mr. Speaker, this is just so simple. Why would you argue against it? It actually works to their advantage if it is not true. If it is true, then why in the world would we use hard-earned American taxpayer money to fund illegal and criminal activity? That is just not who we are as Americans.

Ms. SLAUGHTER. Mr. Speaker, I yield 1 minute to the gentlewoman from Colorado (Ms. DEGETTE), the ranking member of the Energy and Commerce Committee's Subcommittee on Oversight and Investigations.

Ms. DEGETTE. Mr. Speaker, since a series of deceptive and highly edited videos taken at Planned Parenthood facilities were released to the public, three separate congressional committees have leapt to conclusions, holding hearings and investigations along the way.

However, on the subcommittee on which I serve as ranking member and which has primary jurisdiction over this matter, we did extensive research. We found out that Planned Parenthood broke no laws according to an extensive memo prepared by the Democratic committee staff.

So now what are we going to do? We are going to spend millions of taxpayer dollars having another sham committee. That is a ridiculous waste of money.

I have a proposal for all of my colleagues. Let's spend our time talking on the things that our constituents want their hard-earned taxpayer money spent on: reauthorizing the highway bill, addressing the looming expiration of our debt ceiling, not to mention an overdue bill for funding the Federal Government. That is what they care about.

I just want to say once again, for the umpteenth time, for the RECORD, there is no public money spent on abortion. There is no Federal money spent on abortion. So what we are talking about right here is a totally useless and expensive investigation.

□ 1700

Ms. FOXX. Mr. Speaker, I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I am pleased to yield 1 minute to the gentlewoman from the District of Columbia (Ms. NORTON).

Ms. NORTON. Mr. Speaker, I thank my good friend for yielding.

A sure sign that the Republican Planned Parenthood hearing failed is that they are now embracing their default, the much-discredited Benghazi Select Committee strategy. But, the Government Reform Planned Parenthood hearing left Planned Parenthood as strong as ever. The majority is trying to do to the Nation's women what they have done to D.C., now deprived of the right to spend even local funds on abortion. But no Federal funds go to abortion, so what is left? Women's health care.

All that this witch-hunting select committee will do is highlight the new GOP war on women.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

We are being told by our colleagues on the other side of the aisle that we

should be comforted by the fact that the Democratic committee staff did an investigation of Planned Parenthood and found nothing wrong. I think I can say very well with tongue in cheek that is truly like putting the fox to guard the henhouse.

Mr. Speaker, in a few moments I will offer an amendment to the resolution. The amendment will make several changes to the resolution that have been requested by the minority. The amendment will change the ratio on the panel to eight Republicans and six Democrats, giving Democrats an additional one member on the panel. The amendment will also make sure that the select panel's subpoena authority is consistent with existing Energy and Commerce Committee rules.

We have no objection to the requested changes, and we hope this will encourage our colleagues on the other side of the aisle to participate fully in this important investigation.

I reserve the balance of my time.

Ms. SLAUGHTER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, if we have heard anything this entire day, it is the misuse of public tax money for useless select committees overdoing investigations that everybody that has investigated before has already said that there is no ''there'' there.

We don't need to take the word—although I am happy to do it—of Mr. PALLONE last night saying that the Democratic staff on Energy and Commerce had found there was nothing wrong here. Let's take Mr. CHAFFETZ's word for it. He spent 5 hours delving into what Planned Parenthood does and does not do, and he said, no, they have not broken any law.

But that is not good enough because everybody is doing so well here making political points and attacking a Presidential candidate. That is not our job. In fact, I am pretty sure that is against Federal law for us to use public money for that kind of action. We did it not once, we are going to do it twice, and who knows how many more times before the end of this year.

The big disgrace that is going on is the misuse of tax money of the American people in a House and a Congress that has no budget, no highway bill, no way out, and people who sit at home trying to figure out how they are going to educate their children, put food on the table, keep their job, and even drive on roads that are unfit to get to work.

I would really appreciate it if we would stop this select committee and stop trying to take health care away from American citizens and get to work on their behalf.

I yield back the balance of my time.

Ms. FOXX. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, the opponents of this resolution would have Americans believe that this oversight is unnecessary and political. Nothing is further from the truth.

Oversight into entities' use of Federal funds and compliance with Federal law is a fundamental responsibility of Congress and one exercised by both parties, frequently on a bipartisan basis.

It is unfortunate that my colleagues across the aisle are refusing to join with us on this particular issue, but charges that it is a politically driven investigation are false. The investigation to be continued by the select investigative panel at the Energy and Commerce Committee is prompted by allegations that abortion providers that receive Federal funds are dismembering children to sell their body parts, possibly while violating Federal laws.

The most fundamental right our government was formed to protect is life; and when taxpayer dollars are being used by organizations flagrantly violating that right, we are morally compelled to investigate and respond in accordance with our Constitution.

The select investigative panel formed by this resolution is consistent with precedent, including two panels formed by my colleagues across the aisle when they were in the majority. It is laser-focused on the issues raised by the videos and subsequent investigation into Planned Parenthood of fetal tissue collection, abortion procedures, and the Federal laws surrounding those practices. Its existence as a separate body will allow it to complete the full investigation these allegations deserve without shortchanging the important other issues under consideration by the Committee on Energy and Commerce and the full House.

It is disappointing that some Members do not want the full truth to come out. When Federal taxpayers have legitimate concerns that their hard-earned dollars are flowing to organizations that sanction the dismemberment of unborn children and that our system of laws have loopholes allowing these atrocities to continue, we as their elected representatives are responsible for ensuring these concerns are heard and responded to.

If we as elected representatives of our great Nation can't shed our callousness toward the most vulnerable lives in our society and heed the moral cause of this issue, I have a great fear for our Nation's future and the cruelties we may someday allow other lives to be subjected to. Our freedom rests on the cornerstone right we all have to life, and I fear we have lost sight of that.

AMENDMENT OFFERED BY MS. FOXX

Ms. FOXX. Mr. Speaker, I offer an amendment to the resolution.

The SPEAKER pro tempore. The Clerk will report the amendment.

The Clerk read as follows:

Page 1, line 7, strike ''five'' and insert ''six''.

Page 1, line 5, strike ''13'' and insert ''14''.

Page 3, line 12, insert '', consistent with the notification, consultation, and reporting requirements of rule 16 of the rules of the Committee on Energy and Commerce,'' after ''select panel''.

Ms. FOXX. Mr. Speaker, I urge my colleagues to support this resolution and expose the truth about these outrages through a thorough investigation. We must have the courage to follow the facts wherever they lead in order to strengthen our laws to end these barbaric practices and ensure that unwanted children are no longer discarded in the bins of parts for sale by profit-hungry abortion providers.

Mr. BABIN. Mr. Speaker, I rise today in strong support of H. Res. 461, legislation to establish a select panel to investigate the matters that were brought to the forefront in a series of shocking and disturbing videos recently released by the Center for Medical Progress.

These videos, which show Planned Parenthood officials engaging in the sale of aborted baby body parts, must be fully investigated with the utmost detail and attention.

Ten videos so far have been publicized depicting Planned Parenthood engaging in fetal tissue trafficking. These actions are despicable, unspeakable and barbaric.

This select committee will also, investigate, the practices of businesses involved in the second and third trimester abortions, including partial birth abortions and procedures that lead to babies being born alive in attempted abortions.

It's a national disgrace that taxpayer dollars account for 41 percent of Planned Parenthood's revenues, which also serves as the nation's largest abortion provider.

The creation of this investigative panel is an important step in getting to the truth and holding the recipients of taxpayer dollars accountable for what they do.

It is wrong to take money out of the wallets of hardworking Americans and hand it over to organizations like Planned Parenthood.

This select committee will investigate this issue thoroughly—a responsibility that the Obama Administration has refused to do.

I look forward to the panel's findings.

Ms. FUDGE. Mr. Speaker, today I rise in strong opposition to the establishment of the panel to investigate Planned Parenthood. The panel's clear partisan aim is to take down Planned Parenthood, an organization providing quality, affordable health care to millions of Americans.

Every person has the right to make informed, independent decisions about their health, sexual activity and family planning. Yet, women's reproductive rights continue to come under constant attack at both the state and local levels For all the rhetoric we have heard about how the government should not be in the business of providing health care, the Majority is all too eager to step in and regulate women's access to health services.

It is unconscionable that the Majority continues funneling taxpayer dollars to support purely political agendas. Millions were spent defending DOMA after the Justice Department decided it was no longer prudent policy. Even more money is being spent suing President Obama over the Affordable Care Act, even after the Supreme Court upheld the ACA's constitutionality not once, but twice. Most recently, more than $4 million has been spent politicizing the terrorist attack in Benghazi. The Majority now demands we use even more tax payer dollars to attack an organization providing health care to those who need it most,

ignoring Congressional committees that found no wrong-doing on the part of Planned Parenthood.

Women's access to health care is challenged over and over again, despite America's high maternal death rate. Women in the United States face a one in 1,800 risk of maternal death, the highest risk of any developed country. In 2014, the overall U.S. health care system ranked last among industrialized nations for the fifth time and is still the most expensive system in the world. The health disparities among our nation's racial and ethnic groups are a disgrace. We should focus our attention on these issues.

Let's call this exactly what it is, a partisan attack against a single, reputable organization. An attack based on highly edited, unsubstantiated statements and videos. This is a waste of time and taxpayer funded resources. We must get back to doing the people's work and put a stop to the constant attempts to roll back women's rights.

I strongly oppose this Resolution.

Ms. FOXX. Mr. Speaker, I yield back the balance of my time, and I move the previous question on the amendment and on the resolution.

The previous question was ordered.

The SPEAKER pro tempore. The question is on the amendment.

The amendment was agreed to.

The SPEAKER pro tempore. The question is on the resolution, as amended.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. SLAUGHTER. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, and the order of the House today, this 15-minute vote of adoption on House Resolution 461, as amended, will be followed by 5-minute votes on the motion to recommit H.R. 3192, and passage of H.R. 3192, if ordered.

The vote was taken by electronic device, and there were—yeas 242, nays 184, not voting 8, as follows:

[Roll No. 538]

YEAS—242

Abraham
Aderholt
Allen
Amash
Amodei
Babin
Barletta
Barr
Barton
Benishek
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Boustany
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Burgess
Byrne
Calvert
Carter (GA)
Carter (TX)
Chabot
Chaffetz
Clawson (FL)
Coffman
Cole
Collins (GA)
Collins (NY)
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Crenshaw
Culberson
Curbelo (FL)
Davis, Rodney
Denham
Dent
DeSantis
DesJarlais
Diaz-Balart
Dold
Donovan
Duffy
Duncan (SC)
Duncan (TN)
Ellmers (NC)
Emmer (MN)
Farenthold
Fincher
Fitzpatrick
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Garrett
Gibbs
Gibson
Gohmert
Goodlatte
Gosar
Gowdy
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guinta
Guthrie
Hanna
Hardy
Harper
Harris
Hartzler
Heck (NV)
Hensarling
Herrera Beutler
Hice, Jody B.
Hill
Holding
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurd (TX)
Hurt (VA)
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Joyce
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger (IL)
Kline
Knight
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
Lipinski
LoBiondo
Long
Loudermilk
Love
Lucas
Luetkemeyer
Lummis
MacArthur
Marchant
Marino
Massie
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mica
Miller (FL)
Miller (MI)
Moolenaar
Mooney (WV)
Mullin
Mulvaney
Murphy (PA)
Neugebauer
Newhouse
Noem
Nugent
Nunes
Olson
Palazzo
Palmer
Paulsen
Pearce
Perry
Peterson
Pittenger
Pitts
Poe (TX)
Poliquin
Pompeo
Posey
Price, Tom
Ratcliffe
Reed
Reichert
Renacci
Ribble
Rice (SC)
Rigell
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney (FL)
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce
Russell
Ryan (WI)
Salmon
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Stefanik
Stewart
Stivers
Stutzman
Thompson (PA)
Thornberry
Tiberi
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walberg
Walden
Walker
Walters, Mimi
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Westmoreland
Whitfield
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Young (IN)
Zeldin
Zinke

NAYS—184

Adams
Aguilar
Ashford
Bass
Beatty
Becerra
Bera
Beyer
Bishop (GA)
Blumenauer
Bonamici
Boyle, Brendan F.
Brady (PA)
Brown (FL)
Brownley (CA)
Bustos
Butterfield
Capps
Capuano
Cárdenas
Carney
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Conyers
Cooper
Costa
Courtney
Crowley
Cuellar
Cummings
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
DeSaulnier
Deutch
Doggett
Doyle, Michael F.
Duckworth
Edwards
Ellison
Engel
Eshoo
Esty
Farr
Fattah
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Graham
Grayson
Green, Al
Green, Gene
Grijalva
Gutiérrez
Hahn
Hastings
Heck (WA)
Higgins
Himes
Honda
Hoyer
Huffman
Israel
Jackson Lee
Jeffries
Johnson (GA)
Johnson, E. B.
Jolly
Kaptur
Keating
Kelly (IL)
Kennedy
Kildee
Kilmer
Kind
Kirkpatrick
Kuster
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lee
Levin
Lewis
Lieu, Ted
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham (NM)
Luján, Ben Ray (NM)
Lynch
Maloney, Carolyn
Maloney, Sean
Matsui
McCollum
McDermott
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Rourke
Pallone
Pascrell
Payne
Pelosi
Perlmutter
Peters
Pingree
Pocan
Polis
Price (NC)
Quigley
Rangel
Rice (NY)
Richmond
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Scott (VA)
Scott, David
Serrano
Sewell (AL)
Sherman
Sires
Slaughter
Smith (WA)
Speier
Swalwell (CA)
Takai
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Van Hollen
Vargas
Veasey
Vela
Velázquez
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Watson Coleman
Welch
Wilson (FL)
Yarmuth

NOT VOTING—8

Dingell
Granger
Hinojosa
Hudson
Sinema
Smith (TX)
Walorski
Williams

□ 1735

Mr. CURBELO of Florida changed his vote from ''nay'' to ''yea.''

So the resolution, as amended, was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. GRANGER. Mr. Speaker, on rollcall No. 538, I am not recorded as voting because of prior commitments in my district. Had I been present, I would have voted "Aye."

MOMENT OF SILENCE HONORING VICTIMS OF THE C–130J CRASH AT JALALABAD AIRFIELD, AFGHANISTAN

(Mr. NEUGEBAUER asked and was given permission to address the House for 1 minute.)

Mr. NEUGEBAUER. Mr. Speaker, I rise today with a heavy heart. Six airmen assigned to the 455th Air Expeditionary Wing perished on Friday, October 2, 2015, when their C–130J aircraft crashed shortly after takeoff at Jalalabad Airfield in Afghanistan. Five civilians also died in that crash.

Our thoughts and prayers go out to the families and friends of those who lost loved ones in this tragedy.

Today we honor the sacrifice of these airmen who served at Dyess Air Force Base in Abilene, Texas, and Hanscom Air Force Base in Bedford, Massachusetts. They are:

Captain Jordan Pierson, 28, of Abilene, Texas. I had the honor of nominating Jordan to the Air Force Academy;

Captain Jonathan Golden of Camarillo, California;

Staff Sergeant Ryan Hammond of Moundsville, West Virginia;

Senior Airman Quinn Johnson-Harris of Milwaukee, Wisconsin;

Senior Airman Nathan Sartain of Pensacola, Florida;

Airman 1st Class Kcey Ruiz of McDonough, Georgia.

I ask all my colleagues to stand and join me in a moment of silence.

HOMEBUYERS ASSISTANCE ACT

The SPEAKER pro tempore. Without objection, 5-minute voting will continue.

There was no objection.

The SPEAKER pro tempore. The unfinished business is the vote on the motion to recommit on the bill (H.R. 3192) to provide for a temporary safe harbor from the enforcement of integrated disclosure requirements for mortgage loan transactions under the Real Estate Settlement Procedures Act of 1974 and the Truth in Lending Act, and for other purposes, offered by the gentleman from Massachusetts (Mr. MOULTON), on which the yeas and nays were ordered.

The Clerk will redesignate the motion.

The Clerk redesignated the motion.

The SPEAKER pro tempore. The question is on the motion to recommit.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 185, nays 240, not voting 9, as follows:

[Roll No. 539]

YEAS—185

Adams
Aguilar
Ashford
Bass
Beatty
Becerra
Bera
Beyer
Bishop (GA)
Blumenauer
Bonamici
Boyle, Brendan F.
Brady (PA)
Brown (FL)
Brownley (CA)
Bustos
Butterfield
Capps
Capuano
Cárdenas
Carney
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Connolly
Conyers
Cooper
Costa
Courtney
Crowley
Cuellar
Cummings
Davis (CA)
Davis, Danny
DeFazio
DeGette
Delaney
DeLauro
DelBene
DeSaulnier
Deutch
Doggett
Doyle, Michael F.
Duckworth
Duncan (TN)
Edwards
Ellison
Engel
Eshoo
Esty
Farr
Fattah
Foster
Frankel (FL)
Fudge
Gabbard
Gallego
Garamendi
Graham
Grayson
Green, Al
Green, Gene
Grijalva
Gutiérrez
Hahn
Hastings
Heck (WA)
Higgins
Himes
Honda
Hoyer
Huffman
Israel
Jackson Lee
Jeffries
Johnson (GA)
Johnson, E. B.
Jones
Kaptur
Keating
Kelly (IL)
Kennedy
Kildee
Kilmer
Kind
Kirkpatrick
Kuster
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lee
Levin
Lewis
Lieu, Ted
Lipinski
Loebsack
Lofgren
Lowenthal
Lowey
Lujan Grisham (NM)
Luján, Ben Ray (NM)
Lynch
Maloney, Carolyn
Maloney, Sean
Matsui
McCollum
McDermott
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Murphy (FL)
Nadler
Napolitano
Neal
Nolan
Norcross
O'Rourke
Pallone
Pascrell
Payne
Pelosi
Perlmutter
Peters
Pingree
Pocan
Polis
Price (NC)
Quigley
Rangel
Rice (NY)
Richmond
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan (OH)
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Schiff
Schrader
Scott (VA)
Scott, David
Serrano
Sewell (AL)
Sires
Slaughter
Smith (WA)
Speier
Swalwell (CA)
Takai
Takano
Thompson (CA)
Thompson (MS)
Titus
Tonko
Torres
Tsongas
Van Hollen
Vargas
Veasey
Vela
Velázquez
Visclosky
Walz
Wasserman Schultz
Waters, Maxine
Watson Coleman
Welch
Wilson (FL)
Yarmuth

NAYS—240

Abraham
Aderholt
Allen
Amash
Amodei
Babin
Barletta
Barr
Barton
Benishek
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Bost
Boustany
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Buchanan
Buck
Bucshon
Burgess
Byrne
Calvert
Carter (GA)
Carter (TX)
Chabot
Chaffetz
Clawson (FL)
Coffman
Cole
Collins (GA)
Collins (NY)
Comstock
Conaway
Cook
Costello (PA)
Cramer
Crawford
Crenshaw
Culberson
Curbelo (FL)
Davis, Rodney
Denham
Dent
DeSantis
DesJarlais
Diaz-Balart
Dold
Donovan
Duffy
Duncan (SC)
Ellmers (NC)
Emmer (MN)
Farenthold
Fincher
Fitzpatrick
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foxx
Franks (AZ)
Frelinghuysen
Garrett
Gibbs
Gibson
Gohmert
Goodlatte
Gosar
Gowdy
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guinta
Guthrie
Hanna
Hardy
Harper
Harris
Hartzler
Heck (NV)
Hensarling
Herrera Beutler
Hice, Jody B.
Hill
Holding
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurd (TX)
Hurt (VA)
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (OH)
Johnson, Sam
Jolly
Jordan
Joyce
Katko
Kelly (MS)
Kelly (PA)
King (IA)
King (NY)
Kinzinger (IL)
Kline
Knight
Labrador
LaHood
LaMalfa
Lamborn
Lance
Latta
LoBiondo
Long
Loudermilk
Love
Lucas
Luetkemeyer
Lummis
MacArthur
Marchant
Marino
Massie
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mica
Miller (FL)
Miller (MI)
Moolenaar
Mooney (WV)
Mullin
Mulvaney
Murphy (PA)
Neugebauer
Newhouse
Noem
Nugent
Nunes
Olson
Palazzo
Palmer
Paulsen
Pearce
Perry
Peterson
Pittenger
Pitts
Poe (TX)
Poliquin
Pompeo
Posey
Price, Tom
Ratcliffe
Reed
Reichert
Renacci
Ribble
Rice (SC)
Rigell
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney (FL)
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce
Russell
Ryan (WI)
Salmon
Sanford
Scalise
Schweikert
Scott, Austin
Sensenbrenner
Sessions
Sherman
Shimkus
Shuster
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Stefanik
Stewart
Stivers
Stutzman
Thompson (PA)
Thornberry
Tiberi
Tipton
Trott
Turner
Upton
Valadao
Wagner
Walberg
Walden
Walker
Walters, Mimi
Weber (TX)
Wenstrup
Westerman
Westmoreland
Whitfield
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Young (IN)
Zeldin
Zinke

NOT VOTING—9

Dingell
Granger
Hinojosa
Hudson
Sinema
Smith (TX)
Walorski
Webster (FL)
Williams

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1745

So the motion to recommit was rejected.

The result of the vote was announced as above recorded.

The SPEAKER pro tempore. The question is on the passage of the bill.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. MAXINE WATERS of California. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 303, nays 121, not voting 10, as follows:

[Roll No. 540]

YEAS—303

Abraham
Aderholt
Aguilar
Allen
Amash
Amodei
Ashford
Babin
Barletta
Barr
Barton
Benishek
Bera
Beyer
Bilirakis
Bishop (MI)
Bishop (UT)
Black
Blackburn
Blum
Blumenauer
Bost
Boustany
Boyle, Brendan F.
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Brownley (CA)
Buchanan
Buck
Bucshon
Burgess
Bustos
Byrne
Calvert
Cárdenas
Carney
Carter (GA)
Carter (TX)
Chabot
Chaffetz
Clawson (FL)
Coffman
Cole
Collins (GA)
Collins (NY)
Comstock
Conaway
Connolly
Cook
Cooper
Costa
Costello (PA)
Courtney
Cramer
Crawford
Crenshaw
Cuellar
Culberson
Curbelo (FL)
Davis, Rodney
DeFazio
Delaney
DelBene
Denham
Dent
DeSantis
DesJarlais
Diaz-Balart
Dold
Donovan
Duffy
Duncan (SC)
Duncan (TN)
Ellmers (NC)
Emmer (MN)
Esty
Farenthold
Fincher
Fitzpatrick
Fleischmann
Fleming
Flores
Forbes
Fortenberry
Foster
Foxx
Franks (AZ)
Frelinghuysen
Garamendi
Garrett
Gibbs
Gibson
Gohmert
Goodlatte
Gosar
Gowdy
Graham
Graves (GA)
Graves (LA)
Graves (MO)
Griffith
Grothman
Guinta
Guthrie
Hahn
Hanna
Hardy
Harper
Harris
Hartzler
Heck (NV)
Heck (WA)
Hensarling
Herrera Beutler
Hice, Jody B.
Hill
Himes
Holding
Huelskamp
Huizenga (MI)
Hultgren
Hunter
Hurd (TX)
Hurt (VA)
Issa
Jenkins (KS)
Jenkins (WV)
Johnson (OH)
Johnson, Sam
Jolly
Jones
Jordan
Joyce
Katko
Keating
Kelly (MS)
Kelly (PA)
Kildee
Kilmer
Kind
King (IA)
King (NY)
Kinzinger (IL)
Kirkpatrick
Knight
Kuster
Labrador
LaHood
LaMalfa
Lamborn
Lance
Larsen (WA)
Latta
Lipinski
LoBiondo
Loebsack
Long
Loudermilk
Love
Lowenthal
Lucas
Luetkemeyer
Lujan Grisham (NM)
Luján, Ben Ray (NM)
Lummis
MacArthur
Maloney, Sean
Marchant
Marino
Massie
McCarthy
McCaul
McClintock
McHenry
McKinley
McMorris Rodgers
McSally
Meadows
Meehan
Messer
Mica
Miller (FL)
Miller (MI)
Moolenaar
Mooney (WV)
Mullin
Mulvaney
Murphy (FL)
Murphy (PA)
Neal
Neugebauer
Newhouse
Noem
Nolan
Norcross
Nugent
Nunes
O'Rourke
Olson
Palazzo
Palmer
Paulsen
Pearce
Perlmutter
Perry
Peters

Peterson
Pingree
Pittenger
Pitts
Poe (TX)
Poliquin
Polis
Pompeo
Posey
Price, Tom
Quigley
Ratcliffe
Reed
Reichert
Renacci
Ribble
Rice (NY)
Rice (SC)
Rigell
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney (FL)
Ros-Lehtinen
Roskam
Ross
Rothfus
Rouzer
Royce
Ruppersberger
Russell
Ryan (OH)
Ryan (WI)
Salmon
Sanford
Scalise
Schiff
Schrader
Schweikert
Scott, Austin
Scott, David
Sensenbrenner
Sessions
Sherman
Shimkus
Shuster
Simpson
Sires
Smith (MO)
Smith (NE)
Smith (NJ)
Stefanik
Stewart
Stivers
Stutzman
Takai
Thompson (PA)
Thornberry
Tiberi
Tipton
Titus
Torres
Trott
Tsongas
Turner
Upton
Valadao
Vargas
Veasey
Wagner
Walberg
Walden
Walker
Walters, Mimi
Walz
Weber (TX)
Webster (FL)
Wenstrup
Westerman
Westmoreland
Wilson (SC)
Wittman
Womack
Woodall
Yoder
Yoho
Young (AK)
Young (IA)
Young (IN)
Zeldin
Zinke

NAYS—121

Adams
Bass
Beatty
Becerra
Bishop (GA)
Bonamici
Brady (PA)
Brown (FL)
Butterfield
Capps
Capuano
Carson (IN)
Cartwright
Castor (FL)
Castro (TX)
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Cohen
Conyers
Crowley
Cummings
Davis (CA)
Davis, Danny
DeGette
DeLauro
DeSaulnier
Deutch
Doggett
Doyle, Michael F.
Duckworth
Edwards
Ellison
Engel
Eshoo
Farr
Fattah
Frankel (FL)
Fudge
Gabbard
Gallego
Grayson
Green, Al
Green, Gene
Grijalva
Gutiérrez
Hastings
Higgins
Honda
Hoyer
Huffman
Israel
Jackson Lee
Jeffries
Johnson (GA)
Johnson, E. B.
Kaptur
Kelly (IL)
Kennedy
Langevin
Larson (CT)
Lawrence
Lee
Levin
Lewis
Lieu, Ted
Lofgren
Lowey
Lynch
Maloney, Carolyn
Matsui
McCollum
McDermott
McGovern
McNerney
Meeks
Meng
Moore
Moulton
Nadler
Napolitano
Pallone
Pascrell
Payne
Pelosi
Pocan
Price (NC)
Rangel
Richmond
Roybal-Allard
Ruiz
Rush
Sánchez, Linda T.
Sanchez, Loretta
Sarbanes
Schakowsky
Scott (VA)
Serrano
Sewell (AL)
Slaughter
Smith (WA)
Speier
Swalwell (CA)
Takano
Thompson (CA)
Thompson (MS)
Tonko
Van Hollen
Vela
Velázquez
Visclosky
Wasserman Schultz
Waters, Maxine
Watson Coleman
Welch
Wilson (FL)
Yarmuth

NOT VOTING—10

Dingell
Granger
Hinojosa
Hudson
Kline
Sinema
Smith (TX)
Walorski
Whitfield
Williams

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1752

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. GRANGER. Mr. Speaker, on rollcall No. 540, I am not recorded as voting because of prior commitments in my District. Had I been present, I would have voted "Aye."

COMMUNICATION FROM THE DEMOCRATIC LEADER

The SPEAKER pro tempore laid before the House the following communication from the Honorable NANCY PELOSI, Democratic Leader:

OCTOBER 7, 2015.

Hon. JOHN BOEHNER,
Speaker of the House, Washington, DC.

DEAR SPEAKER BOEHNER: Pursuant to section 202(a) of the Veterans Access, Choice, and Accountability Act of 2014 (Public Law 113–146), I am pleased to recommend the following individual to the Commission on Care.

Ms. Lucretia M. McClenney, Locust Grove, Virginia

Best regards,

NANCY PELOSI,
Democratic Leader.

U.S.-KOREA RELATIONS

(Mr. ROYCE asked and was given permission to address the House for 1 minute.)

Mr. ROYCE. Mr. Speaker, I rise to salute the U.S.-Korea partnership and to welcome President Park Geun-hye to Washington next week.

Having chaired the U.S.-Republic of Korea Parliamentary Exchange for over a decade, I have long championed closer ties between our two countries. Our alliance is one that was forged in bloodshed 65 years ago, when U.S. and Korean forces fought and died together. Our own colleagues, Sergeant CHARLIE RANGEL, JOHN CONYERS, and SAM JOHNSON, fought there.

Over 215,000 South Korean soldiers were killed and over 1 million civilians lost their lives. Seoul was leveled, but it has risen from the ashes to become one of greatest cities in the world.

The U.S.-Korea relations have been a linchpin of security for us. We have partnered in deepening our trade ties through KORUS, in our condemnation of Japan's use of Korean women as sex slaves during the war, and, more recently, our committee unanimously passed a resolution to help Korean Americans meet their long-lost relatives separated by the war.

Colleagues, let us take this partnership with South Korea to a new level.

65TH ANNIVERSARY OF OUTBREAK OF KOREAN WAR

(Ms. LORETTA SANCHEZ of California asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. LORETTA SANCHEZ of California. Mr. Speaker, this marks the 65th anniversary of the outbreak of the Korean war. As Korea has transformed itself in six decades from a war-torn basket economy into the 13th largest economy in the world, it represents one of America's greatest foreign policy success stories in the post-World War II era.

The Republic of Korea has been a strong and steadfast economic and strategic partner of the United States. Both countries are not only bound by history together, but by their shared commitment to democratic values.

Back home, California has an incredibly vibrant Korean American community that contributes to all facets of our society, from thriving businesses to our local churches.

Next week, the President of the Republic of Korea, the Honorable Park Geun-hye, will be making her second visit to Washington, D.C. I hope we will take this opportunity to discuss the rising tensions on the Korean Peninsula, the continued threat North Korea's nuclear program imposes on the region, and the regional concerns regarding the East Sea dispute.

□ 1800

WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Mr. SALMON asked and was given permission to address the House for 1 minute.)

Mr. SALMON. Mr. Speaker, I am very pleased to be able to stand up here today and welcome President Park Geun-hye next week coming to Washington, D.C., because the alliance between the United States and the Republic of Korea has been one of the linchpin of peace, security, and prosperity in northeast Asia for more than 60 years, and we are united against the threat of a rogue regime in North Korea.

About 28,000 members of the U.S. Armed Forces stationed in South Korea stand with their Republic of Korea counterparts in defense of the south.

We support President Park's principled vision for peace, prosperity, and a democratic, unified Korean Peninsula. Our alliance today has grown far beyond this single threat, though. We also have strong alliances in economic development and many, many other issues.

We are very, very excited about this wonderful relationship, and we welcome President Park next week.

WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Mr. RANGEL asked and was given permission to address the House for 1 minute.)

Mr. RANGEL. Mr. Speaker, I join with my colleagues in welcoming the distinguished President of the Republic of Korea to the United States of America to confer with our great President.

In 1950, I visited Korea for the first time as a combat infantryman. When I left, it was a nightmare, and I thought I would never want to go back to this place ever again.

To see this country now; to see what, out of the ashes, it has become; to see, from a very poor country, what a great democracy it has; to see the leadership of this great President; to see what a friend we have in that region when we are having a horrible time in economics and peace and in war, that this country always has our back; the great contributions Korea has made to this country, those that have become citizens, makes me proud to be an American.

So when she comes here, the Congress is so proud that some of us were able to make just a small contribution to keep her from falling into the hands of the Communists and then becoming our seventh great trading partner, a leader of the region and a leader of the world.

CONGRATULATING ELISE WARDEL

(Mrs. LOVE asked and was given permission to address the House for 1 minute.)

Mrs. LOVE. Mr. Speaker, I rise today to congratulate Elise Wardel, who became a U.S. citizen last week in Salt Lake City, Utah.

Like many others, Elise came to Utah to attend one of our quality universities. She has now worked hard, paid taxes, and contributed to Utah's close-knit society and a thriving economy for more than 11 years. She has worked through some difficult processes, becoming naturalized, for more than 2½ years.

She and her husband, Adam, are expecting their first child this coming April and are grateful to raise their child here in the land of the free and the land of opportunity. I am grateful to count her among my newest constituents and extend her and Adam my best wishes.

People like Elise enrich our Nation. I am proud of them for taking the required steps to become U.S. citizens. I believe that Congress must do its job so that Elise and many others, like my father, can enter our Nation through the front door.

As the child of immigrant parents, I welcome all of Utah's new American citizens and pledge to work hard so that they can have access to the American Dream like I have.

WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Mr. HONDA asked and was given permission to address the House for 1 minute.)

Mr. HONDA. Mr. Speaker, I rise today to welcome the President of the Republic of Korea, President Park, on her arrival in Washington, D.C., next week.

I had the honor of meeting with President Park during my last visit to Korea last December, where we discussed the synergistic partnerships and opportunities between the U.S., Silicon Valley, and South Korea.

Mr. Speaker, we must look to build new bridges and reinforce the connectors that have already contributed so much to our mutual benefit.

As President Park said when she addressed the joint meeting of Congress in 2013: ''Looking forward, our precious alliance is setting its sights on a better world—a brighter future.''

I wish President Park a very successful and fruitful visit to the U.S. and summit with President Obama. No doubt, our two nations' very special alliance will grow even stronger in the coming years.

MAY GOD BLESS THE STATE OF SOUTH CAROLINA

(Mr. DUNCAN of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DUNCAN of South Carolina. Mr. Speaker, many of you know South Carolina was inundated with a historic rainfall. They call it a 1,000-year rain event. The rivers have not crested yet. The floods continue. Many South Carolinians are displaced. Many are hurting.

I just want to ask the House and America to continue to lift my home State up. But let me remind you then, in the 24th Psalm, it is written: ''The Earth is the Lord's and the fullness thereof, the world, and they that dwell therein, for He hath founded it upon the seas and established it upon the floods.''

Thank you for your prayers, and may God continue to bless the Palmetto State of South Carolina, and may God continue to bless the United States of America.

NATIONAL HYDROGEN AND FUEL CELL DAY

(Mr. TONKO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. TONKO. Mr. Speaker, our neighbors in the Senate have introduced and agreed to a resolution that recognizes Thursday, October 8, as National Hydrogen and Fuel Cell Day. I invite my colleagues to support this commemoration and affirm our resolution to bettering our Nation, our economy, and, certainly, our environment.

As the planet's most abundant natural resource, hydrogen has a critical role to play in the way we think about renewable energy. It is already powering homes and vehicles across our Nation and has the potential to do even more if we recognize that energy efficiency should be our fuel of choice.

Businesses are already reporting success stories about their use of hydrogen fuel cells and the elimination of carbon emissions. The once pricey and seemingly unfeasible source has now become a practical avenue for America's energy demand, and it is because we invested in that unique American innovative spirit and made it so. We should learn from this and apply that attitude to other corners in our energy sector.

Our Nation is projected to increase its energy consumption through 2040, and climate change is certainly a reality. We have no choice but to face that head-on. Please join me as we strive to make America the leading nation for renewable energy, a goal we can advance right now by recognizing this day as National Hydrogen and Fuel Cell Day.

NATIONAL DEFENSE AUTHORIZATION ACT FOR FISCAL YEAR 2016

(Mr. ALLEN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ALLEN. Mr. Speaker, I come to the floor today to commend my colleagues in the House and Senate for passing the National Defense Authorization Act for Fiscal Year 2016 and to call on the President to sign this vital bill into law.

It is the constitutional responsibility of Congress to provide for the common defense of this Nation. Right now, our country faces growing and very serious threats. Unrest continues to escalate in the Middle East, and our troops are fighting terrorism around the world. Yet the President has threatened to veto this legislation, which provides our men and women in uniform with the resources they need to defend themselves and America's national security at home and abroad.

The President's veto threat is dangerously irresponsible. We must fulfill our duties to support our troops and their families who sacrifice so much to protect our Nation.

Congress has acted in a bipartisan fashion to pass this legislation, equip our military, and bolster national defense. Instead of putting our national security at risk, the President should sign this bill into law so we can keep our military strong and Americans safe.

WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Ms. MENG asked and was given permission to address the House for 1 minute.)

Ms. MENG. Mr. Speaker, I rise to welcome President Park Geun-hye to the United States for her state visit next week. The United States and the Republic of Korea enjoy a warm friendship built on a commitment to security, joint economic development, cultural exchange, and the democratic process.

This year marks the 65th anniversary of the outbreak of the Korean war. Korea has transformed itself in six decades from a war-torn economy into the 13th largest economy in the world, and it represents one of America's greatest foreign policy success stories.

President Park's visit will reaffirm our strong bilateral relationship at an

important time, as our countries work together to address mutual security threats and improve regional security.

President Park's approach to North Korea and her focus on reuniting families who have been separated by the Korean war has given renewed hope to many Korean Americans in the United States. I am sure her visit will lead to new areas of cooperation between our countries.

WELCOMING THE PRESIDENT OF THE REPUBLIC OF KOREA

(Mr. CONNOLLY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. CONNOLLY. Mr. Speaker, as the co-chair of the Korea Caucus here in Congress, as a member of the House Foreign Affairs Committee, I extend my warm greetings to President Park on her second official visit to the United States.

The U.S. and the Republic of Korea share deep ties, an alliance forged in blood and sweat and toil. Out of the Korean war emerged one of the great miracles of economic development the world has ever seen, the Republic of Korea.

The ROK has emerged as an economic juggernaut with a vibrant democracy and a strong alliance with us, the United States. During the President's visit, I think she will be glad also to find that those ties are familial. We have a deep and vibrant community, Korean American community here in the United States, including right here in the national capital region and in my district in northern Virginia.

Alliances are often defined by military or economic ties. Our ties go even deeper. Those family ties are what connect us with the Republic of Korea and the Congressional Caucus.

I wish the President well, look forward to a successful trip, and look forward to continuing to work with her and her government as the co-chairman of the Korea Caucus.

CELEBRATING THE LIFE OF AL PIANTANIDA

(Mr. CÁRDENAS asked and was given permission to address the House for 1 minute.)

Mr. CÁRDENAS. Mr. Speaker, it is with great sadness that I announce that Al Piantanida passed away on August 31.

He was a veteran but, more importantly, a good American. Al is what I would call the perfect constituent, the perfect friend, and the perfect neighbor.

Al would come to his elected officials' offices all the time and let us know what was going on in the community and what was going wrong in the community, but never once—never once—did Al complain. He always said: How can I be part of the solution?

To me, that is not only a good person, but that is what makes America great: human beings who have the time and the resources to give of themselves and are not there to complain but are there to make sure that their neighborhood, their community, and their country are a better place.

We are going to miss Al. He was a selfless individual and someone who was always giving of himself, and he always was creative in making sure that he was part of the solution and was always there for his community in every way possible.

Al was a personal friend. I met him through my responsibility as an elected official in the community, but I grew to love him as a person and to appreciate him very much.

We are going to miss you, Al, but you will never be forgotten.

□ 1815

FUTURE FORUM

The SPEAKER pro tempore (Mr. LAHOOD). Under the Speaker's announced policy of January 6, 2015, the gentleman from California (Mr. SWALWELL) is recognized for 60 minutes as the designee of the minority leader.

Mr. SWALWELL of California. Mr. Speaker, I rise today to kick off the Future Forum Special Order hour. Today we will be bringing attention, once again, to the issue of college affordability and student loan debt. We also have a few surprises in store today, as I will be joined by my Future Forum colleagues.

I first want to report that just earlier this week, on Monday, the Future Forum, which is a group of about 16 to 17 of the youngest members in our caucus, went out to Seattle. Congressman KILMER, who represents the Seattle area, was joined by myself and RUBEN GALLEGO of the Phoenix, Arizona, area.

We went across the Seattle area. We talked to college students, community college students, college graduates, a millennial workforce, and also folks in the tech sector in Seattle.

We went to the University of Washington Tacoma and met with veterans. We went to the University of Puget Sound and talked to students. We went to an SEIU training center and talked to the next generation of their workforce.

We were also able to go to Amazon. We went to amazon.com and had a town hall there with their millennial workforce, and we were able to listen to them and their concerns about the future.

We heard a common thread through all of these diverse groups, America's largest generation, millennials, 80 million people. They are concerned about their future.

They are concerned about their ability to afford and have access to go to college. They are concerned about how much it is going to cost them when they get out and the student loan debt that they are going to be burdened with.

It was another successful Future Forum trip. It was the eighth one we have taken this year, ranging from New York, Boston, New Hampshire, Phoenix, Washington, D.C., San Francisco, Los Angeles, and now Seattle.

I encourage anyone watching to engage with us on Twitter. I will be a part of the conversation. I will read and respond to any questions as we go along.

First, today I am joined by a colleague of mine, a Future Forum member from the Dallas/Fort Worth area, Congressman MARC VEASEY.

Congressman, we are encouraging a conversation around these issues at #futureforum.

I have been to the Dallas/Fort Worth area. I have seen the way you engage with young people in your district.

I want to know just what are you hearing out there about your constituents and their ability to go to college, your constituents and their ability to pay for college? And, once they get out, how is student loan debt affecting their opportunities?

Mr. VEASEY. Congressman SWALWELL, thank you very much. I really appreciate your leadership on Future Forum and bringing up important issues like student debt. It is a real issue that so many of our young people struggle with when they graduate from college.

In one of the articles that I was reading about student debt, a national magazine put some Instagram photos up of young people and the problems and the issues that they have with student debt. Some of the kids put up some really creative things.

One of the graduating students, on their graduating hat, instead of ''Game of Thrones,'' it said ''Game of Loans.'' Another sign that I saw at one of the college graduations said, ''I will soon be joining millions of other young people that are graduating from college, and I will be consumed with thousands of dollars in debt.''

But while these Instagram photos are cute and funny and I am sure are a way for young people to take their minds off of what is going to be facing them in thousands of dollars of debt, we know that this is a very serious issue.

Our young people that are graduating from college are putting off buying a house. They are putting off buying that new car. Those sorts of things play a role in how well our economy does.

And I think, more importantly, you hear a lot of young people that are graduating from college saying that they are putting off starting a family.

That is one of the most important things that we do as young people as we graduate from college and make our way into the world, is that we start that next generation.

And in order for us to start that next generation with confidence, kids need to know that when they graduate from college, they are not going to be burdened with all of this debt.

We know that college is becoming less and less affordable each day, and it negatively impacts the lives of thousands of Americans across our great Nation, including many of the constituents that I represent in the Dallas/Fort Worth area.

Right now we have about 40 million young people in this country that have over $1.3 trillion in debt.

In the State of Texas, the average debt per student is over $25,000, with over 70 percent of bachelor's degree recipients graduating with a student loan. About 16 percent of students in Texas have defaulted on their loans. These numbers can easily create an economic crisis for an entire generation.

While the cost of higher education continues to rise, grants are not going up on the same per-student basis. We have seen the Federal Pell Grant funding levels remain stagnant despite House Democrats urging Republicans to do something, to step in and help these kids, and let's increase Pell Grant funding levels. But we have seen absolutely no action from the Republicans on this.

Mr. Speaker and Congressman SWALWELL, I think it is important that we do work together on commonsense proposals that provide grants to the most needy and to make Federal loans affordable so that young people can obtain a degree, contribute to our economy, and keep our country going strong without the burden of insurmountable student debt.

Mr. SWALWELL of California. Congressman VEASEY, part of what the Future Forum has tried to express across the country to young people has been, first, our members, we understand you, we hear you, because we know the struggle you have gone through.

Personally, I have over $100,000 today in student loan debt. Half of my college was paid through an athletic scholarship, and I still had that much student loan debt that I racked up because of tuition going up every single year.

Could you tell us just a little bit about your personal story or those of any family members or friends and how you have personally seen this debt affecting people.

Mr. VEASEY. Absolutely. When I graduated from college, paying back my student loans was very, very difficult. And I will tell you that one of the things that I lucked into when I was still in my twenties was that I became a congressional aide. I worked for a Member of Congress.

And there was a student loan program for young people that worked on Capitol Hill for them to be able to have some of their student loan debt repaid. Had it not been for that, I don't know what I would have done because the student debt was eating into my discretionary income.

Again, we want young people to contribute to our economy. We want young people to go and buy that car that they couldn't afford in college. We want young people to start a family, buy a home.

I mean, the American Dream is being able to start a family and buy that home and be able to raise your kids in that home and be able to provide for your family.

But, unfortunately, more and more of our young people are saying, ''You know what. I am going to put off getting married. I am going to put off buying that home. I am going to put off putting money into our local economy. I am going to not buy so much for Christmas for my siblings and my parents and other people. I can't afford to because I have thousands and thousands of dollars' worth of student debt.''

We have to figure out some way to do something about this, Representative SWALWELL, or we are going to have an entire generation of young people that just has absolutely nowhere to turn.

Mr. SWALWELL of California. You know what was interesting? We have had these conversations with people.

A story I will never forget: We were in the Boston area, and we went to Thermo Fisher. We had this town hall with about 200 young people at their workforce, talking to us about student loan debt. I was with Congressman MOULTON.

Once we started getting into the back-and-forth of the questions with the participants, a woman in the back who was around 55, 60 years old raised her hand and said kind of jokingly, ''You know, I know I am not supposed to be here. This is a millennial town hall.'' And we told her, ''No. No. It is a mindset. It is not an age.''

But she said, ''I think you are missing the fact that student loan debt doesn't just affect millennials,'' and she told a story about her daughter who had gone to college, which is also a part of that American Dream where we want our young people to go to college, educate themselves.

But she said that she has found that her daughter has come home from college, has over $30,000 in student loan debt and, because of that debt, is not able to even rent near where she works. So what her daughter has done is she has come back home. We are becoming the boomerang generation.

So that reinforced for me that this issue affects the 40 million millennials that you talked about. But, actually, it is a family matter. It affects everyone in the household.

Have you heard stories like that or seen examples of that?

Mr. VEASEY. Yes. I have absolutely heard so many stories like that.

And it is really interesting. I think, when we are all in our twenties, we never think that we are going to get older.

I have been working in politics now since I have been in my twenties, starting off as a congressional aide and spending 8 years in Texas State Legislature and now as a Member of Congress.

When you meet kids that are in their teens, kids that are in their twenties, they never ask you about Social Security. They don't ask you much about what is going on with the national defense. And, for years, I can tell you that young people in their teens and twenties never asked me a lot of questions, as an elected official, about many of the issues that affect our country.

Most of the questions that I would get from individuals were usually from people that were baby boomers and older that were concerned about Social Security, concerned about the high cost of food or goods or whatever it may happen to be.

But let me tell you something. For young people in this country, this issue is getting their attention, not being able to pay back their student debt.

And I can tell you that, when I am at townhall meetings, when I am out doing the different events throughout the Dallas/Fort Worth metroplex, the one issue that young people come to me about—and I know that, if someone is in their twenties or early thirties and they are approaching me about an issue, it is probably going to be about student debt. It has really galvanized them like I have never seen before.

Again, they are going to social media like some of the examples that I have talked with you about earlier. They are going to social media. They are going to Instagram and Facebook, talking about student debt, begging the Congress to do something about providing more grants.

Again, we want our country to be well-educated. That is how we are going to be able to compete with the rest of the world.

But guess what. More and more young people are hearing, you know, ''Why go to college? Why go to college and be burdened with student debt?''

And guess what. If more and more young people hear that, it is going to make us less competitive in the world at a time where we need to be more competitive in all sectors, whether it is in technology, whether it is in manufacturing. We need an educated workforce.

I can tell you that young people are being discouraged because of a lack of action specifically, really, by Republicans in Congress. So we have to keep raising this issue.

Mr. SWALWELL of California. Again, I appreciate you being with us today, Congressman VEASEY of Texas.

You are right. It is about solutions and who is acting. I think we all would welcome the bipartisan approach to this. But right now the silence is deafening, and it is affecting a whole generation that is just stuck in financial quicksand.

One of the solutions that the Future Forum has put out there is this idea: Hey, you can refinance an auto loan. You can refinance your home loan. Why shouldn't our students who are in this financial quicksand be able to refinance their student loans at the lowest

available rate? We have got legislation on that, and I hope it becomes bipartisan legislation. But I agree with you on a call to action on this.

Mr. VEASEY. Thank you, Representative SWALWELL. I appreciate that.

Mr. SWALWELL of California. Well, the Future Forum is a group that has evolved since April, and we are quite interested in engaging with millennials.

Again, I would invite people tonight to engage with us on #futureforum, and we will take questions.

But this idea of reaching out to a generation that is not necessarily yet engaged in new, innovative ways is older than the Future Forum. It actually started about 10 years ago.

And today we have a little bit of a surprise for our Future Forum followers. We are going to welcome some of the original members of the Future Forum who 10 years ago on this House floor redefined what it meant to reach out and talk to the next generation of leaders.

So it is my honor, it is my privilege, to first welcome Congressman TIM RYAN of Ohio. TIM said it best in 2005, 10 years ago, when he led the 30–Something Working Group and they took questions on this House floor, as we take them now from Twitter. Congressman RYAN took them via email.

He said, ''Being the 30–Something Group, we are trying to take our communications to the next level, trying to reach out to the American people, because we have said for quite some time that if we are going to solve problems in this country, that we have to engage the best and brightest talent that is out in the country in order to do this.''

□ 1830

Does that sound familiar to the gentleman from Ohio?

Mr. RYAN of Ohio. I don't remember that, but that sounds like something I would have said. That is great.

Well, thank you. This is bringing back a lot of memories. I look at some of our friends that staff the House of Representatives, and we had a lot of long nights where we would come to the House floor sometimes once or twice in an evening back in 2003, 2004, 2005, and then going into 2006 and really used the House floor. There wasn't Twitter back then, and so a lot has changed with the ability to communicate and organize.

We had key issues at that point that we were working on with DEBBIE WASSERMAN SCHULTZ, Congressman Kendrick Meek from Miami. We were kind of the three Members that would come in here every night. It helped us communicate with not just young people who may or may not be watching C–SPAN, because there weren't a lot of them, but we were on later at night, and so we did get some college students who were paying attention to what was going on. We were also talking to their parents, and we were also talking to their grandparents.

I think what you guys are doing now with the Future Forum is having a conversation with everyone about what the future needs to look like. I think that is critically important. You talk about student loans, student debt, and all the rest. I think one issue, too, that we are talking about that doesn't get a whole lot of coverage is how we create an economy for these young people to go into and what that looks like. I believe that there is an opportunity for us to kind of bring the whole thing together.

We talk a lot about the environment because we are concerned with global warming and what direction we are going in as a country. If you look at places like Iowa and other places, you will see that they have 25 or 30 percent of their energy coming from renewable sources.

I represent a district in northeast Ohio, heavily manufacturing, lost thousands and thousands of manufacturing jobs over the last couple of decades. When I look at what we need to do to reduce our carbon footprint, to move away from fossil fuels, and to move into a more renewable economy, to me, wind and solar are an opportunity to do that. But it is also an opportunity for us to bring manufacturing back.

So not everyone is going to be a Ph.D. and not everyone is going to be a STEM graduate, but if we can get enough of those graduates to figure out how we move the country forward, how we manufacture things again here in the United States, when you think about a windmill that consists of 8,000 component parts, hundreds of tons of steel, gearshifts, bearings, hydraulics, all kinds of component parts that need to be fabricated, to me, if we are going to resuscitate manufacturing in the United States, moving into a renewable economy with wind and solar and all the component parts it entails is an opportunity for us to re-create the middle class.

So when we talk about what the future is, yeah, maybe the college students are going to be graduating from the STEM college and they may be engineers, but we have got to deal with the grid. We have got to deal with battery storage, and we have got to do research and development to figure out how to do it, how to store the energy and all the rest, but we also need to resuscitate manufacturing.

Mr. SWALWELL of California. What colleges do you have in your district?

Mr. RYAN of Ohio. In my district, I have three. We have Youngstown State University, which had the first STEM college in the entire State of Ohio, and Akron University, which does a ton of work converting. It used to be the rubber capital of the world. Now they are doing polymers, which has a really bright future as well. And we have Kent State University, which is focused on liquid crystal. So we have these universities.

But, to me, at the end of the day, if you don't get into manufacturing, it needs to become a bigger and bigger part to where we are exporting our products, high-end, high-end manufacturing, advanced manufacturing, and additive manufacturing to the rest of the world. We know we are going to lose some manufacturing, of course, to the lower cost countries, which is a natural evolution of the global economy. The Future Forum and what you are talking about has to be about and is about how we create an economy for these young people, and you are in the process of doing that.

Mr. SWALWELL of California. So, in your district, say Youngstown, or my district, Cal State, East Bay, what I have found talking to young people, when we talk about this renewable economy and young people hear that, we are actually in this Congress, under Republican leadership slashing the amount of money we invest in renewables and increasing the amount that we spend on fossil fuels, I find that young people, their reaction is: Wait. What? You guys, the rest of the world is going forward in this renewable economy. Germany has 30 percent of its energy from renewables, and the United States is still stuck around 10 to 11 percent?

I found it generationally, Republicans and Democrats, millennials, they don't understand why we are kind of stuck in the mud on this issue. I don't know what you have heard.

Mr. RYAN of Ohio. Definitely in agreement across generations, across party lines. Being young, you kind of understand it. I think if we can move the conversation away from kind of the dark, the world is going to end, globalization, global warming talk, and more into, okay, how do we become sustainable and what is the path forward, and how is that going to benefit everyone moving forward—and I am a kind of an all-of-the-above guy. I think natural gas can be a transition for us, and I think there are a lot of opportunities to do that.

I will tell you this, and I don't want to get into a deep discussion because a lot of people are not in agreement on this. But when you look at the hydraulic fracturing which allowed a lot of the natural gas to come up and for us to access it, which is fairly controversial in some quarters, but the technology was a partnership between the Department of Energy and the private sector for 30 years, starting in the Carter administration, that allowed us to be able to go in and then access this natural gas that is there.

The same concept as what you were talking about is putting the money into the renewables, driving the costs down, having the tax credits in place over a long-term period so that we can bring the costs down and incentivize some investments. At the end of the day, that is how you move forward with creating new sectors of the economy.

I see the gentleman from Georgia, and I thought he was just hanging on

every word I was saying here, and you were so enthralled, and yet you were here to file a rule.

Mr. WOODALL. I say to my friend, you had me at all of the above. You had me at American manufacturing. You had me at jobs for the next generation, and you had me at looking forward instead of backwards, not doom and gloom, but how we can work together to solve problems.

Mr. RYAN of Ohio. Look at what just happened here on the House floor.

Mr. SWALWELL of California. We will talk. We will send over some ideas, and we will take some of yours.

Mr. WOODALL. I will look forward to that.

Mr. SWALWELL of California. Congressman RYAN, one of my favorite things to do in the spirit of what you and Congresswoman WASSERMAN SCHULTZ did is you went out and engaged people in new, inventive ways. We do what is called a word cloud. We go to these townhalls, and they can text in answers to questions we pose. One that we often ask them is: What would you spend your money on if you had more money at the end of the month that wasn't going to student loans? You can see in the word cloud here, which was taken from a recent event, it ranges from rent, house, buy a house, groceries, mortgage, and savings.

Have you heard this out in Ohio?

Mr. RYAN of Ohio. Same deal, and that is what every one of those words references is a stronger economy because you have people who are putting money in buying a car or renting a house or buying a house or doing any one of these things. And there they are. There they are.

Mr. SWALWELL of California. I have the privilege of having both of you on the floor now, and you can see it is the 10-year reunion of the 30-Somethings. The two of you really charted the path forward for us to do this as the Future Forum.

We are now joined by the gentlewoman from Florida, Congresswoman DEBBIE WASSERMAN SCHULTZ.

I went back and I saw many of the different, inventive, and creative ways that you guys engaged our young people. I was hoping you could just talk about back then, because some of the issues you talked about—rising gas prices at the time, the war in Iraq, and privatization of Social Security—you brought attention on this House floor of these issues to the next generation. Maybe you could just talk about how you did that and then how we can do that today.

Ms. WASSERMAN SCHULTZ. Absolutely. I thank the gentleman from California for yielding, and I say to my friend from Ohio that it is good to get the band back together.

It is really incredible that it has been 10 years. I don't really want to think about the birthday that I just had and where that puts me. I guess a few years after we started the 30-Something Working Group at least I and our former colleague Kendrick Meek from Florida passed the status of being 30-something, and we were 30-somethings in spirit while we were doing that for a little while.

I am a little longer past being a 30-something now, but it is absolutely critical that we have an opportunity now to pass the torch, Mr. RYAN, to the next generation of 30-somethings who are focused on making sure that, as we go from generation to generation, as Democrats, we are focused on making sure about those cornerstones of a middle class life that we talked about 10 years ago, making sure that you don't have to choose between buying your groceries or filling your gas tank so you can get to work, which then, if you can't, would cause you not to be able to afford your groceries.

Now, 10 years later, Mr. SWALWELL—I had young children back then. Mr. RYAN was single, and now he has young children. My twins are actually 2 years from going to college, so the student debt crisis that has been looming and has existed and has overly burdened so many Americans is now something that my family has trepidation about. So it is incredibly timely that we relaunch this working group and make sure that the issues that are important to that next generation get the attention and the focus on the floor of the United States House of Representatives.

Mr. SWALWELL of California. We talk a lot about the next generation, and Congressman RYAN and I were talking about how this affects millennials—and I invite my colleague from New York (Mr. JEFFRIES) to take the other podium.

I don't know if you have heard this in your district, but this issue of college access and affordability is actually a family matter. We just got a tweet from @SKAU61, and she said that she wants to get a BA in accounting, and at 53 she can't afford to do it. So we are hearing that it is multigenerational, this access.

Ms. WASSERMAN SCHULTZ. Will the gentleman yield?

Mr. SWALWELL of California. I yield to the gentlewoman from Florida.

Ms. WASSERMAN SCHULTZ. In response to your question, whether I have heard this in my district, absolutely. The average debt that an individual carries in student loan debt is about $29,000. That is crushing debt for years to be burdened with. Even President Obama, not long prior to becoming President, he and the First Lady had both talked about how they only just had paid off their student loan debt just before he took office.

Imagine into your not even late fifties, late forties, still paying off your debt from college and postgraduate school. It is just outrageous. Yet Republicans—and let's make sure that we zero in on brass tacks here—Republicans have consistently denied Americans the opportunity to reform the student loan program so that we can ensure that when they are paid a salary that it is in line with how much they have to actually pay back out of their monthly paycheck to actually make sure that they can make ends meet.

Mr. SWALWELL of California. Reclaiming my time, I don't know if either Mr. RYAN or Mr. JEFFRIES has heard constituent casework like this, but we have constituents in our district who are having their Social Security checks garnished because of student loan debt.

So I yield to Mr. RYAN or Mr. JEFFRIES, if you heard about this multigenerational challenge.

Mr. RYAN of Ohio. I feel like we are here to provide a little historical context. So when we, back in the day, and that was 2003, 2004, 2005, 2006, before the Democrats took over the House a few years back, we had a student loan system that the banks would do the loans, and the rates were 7, 8, and 9 percent. Then, the Federal Government would back the loan if someone defaulted. So I loan you $100, and if you default, the gentleman from California will pay me. What a great business to be in. No lose. Right? So they were covered, regardless. We came in and made some serious reforms to limit the amount of monthly payments and for how many years if you are in the public service.

□ 1845

So we made some reforms that I think were really, really important. But as the gentlewoman from Florida said, that is the difference. We are aggressively trying to pursue ways of fixing the problem, and if we do a piece, we come back and then we try to get to the next piece. In the last few years since 2010, we keep running into a brick wall where we are not getting the kind of cooperation.

But these are the kind of things that the government is supposed to do. I think we are pretty clear about that. That is why it is important, as DEBBIE said, for you to keep coming out here night in and night out, because every night somebody is listening to you, some nights more than others. Some nights we weren't sure if anyone was listening.

But somebody is listening. You have to just keep pounding and pounding and pounding that message because this is what is best for the economy, for families, and everyone else that really is going to make a difference. So it is good you are out here pounding away.

Mr. JEFFRIES. I thank the distinguished gentleman, first, from California for his leadership and for all that you have done to make sure that issues of importance to the next generation of Americans, such as the one that we are discussing here today, get prominence on the House floor, this great vehicle for communicating to the American people, and, of course, to be here with the still young pioneers of this wonderful effort, Congresswoman

WASSERMAN SCHULTZ and Congressman RYAN. It is just a great honor.

Clearly, we have a student loan debt crisis that commands the attention of the American people and should command the attention of people here in the House of Representatives and on the other side of the Capitol, but does not always do so, which is why communicating the urgency of the situation is so significant, just the notion.

I have got constituents just shocked by the fact that, collectively, we have got over $1 trillion of student loan debt here in America. That is a very real number in terms of its implications, as you pointed out, Congressman SWALWELL, for the capacity of younger Americans to robustly pursue the American Dream.

When you are saddled with that level of debt burden, it makes it far more difficult to start a family, far more difficult to purchase a home, far more difficult to be part of the next generation of great American entrepreneurs and innovators, because you are less likely to take a risk if you have got this monthly student loan bill that you are unsure as to how you would pay if you were to take some time off to start a business, to invent the next Google or Facebook or Twitter.

And so this is really an issue of great significance to us, as Americans. And it is a shame. I will make this last observation.

I sat on the Budget Committee for the previous 2 years in the 113th Congress, and the same is the case this year, that Republicans continue to put forth a budget that is not designed to alleviate the problem of higher education affordability. It is designed to make the problem worse.

It will cut over $220 billion over a 10-year period in Federal Government assistance in a variety of ways to younger Americans who are struggling to get a college education and pursue the American Dream.

That is something that we have got to be able to address moving forward or move in a different direction in terms of who the American people send to this Congress to do their business.

Mr. SWALWELL of California. I am wondering, especially for our pioneers here tonight, if it would surprise you to hear that, since 2004, when you started this effort, student loan debt has increased from $346 million collectively for the country to the $1.2 trillion that it is today. That is an increase of 235 percent.

What has happened or what hasn't happened?

Ms. WASSERMAN SCHULTZ. Well, what hasn't happened is a focus in a bipartisan way on making sure that we make college affordability a top priority.

I will tell you that I know my husband and I are at the intersection in our family of wanting to make sure that, as we send our twins, two at once, off to college 2 years from now, we will be able to, one, be able to supplement as much as possible their college education so that, knowing what we know about the potential for them to have that debt burden when they graduate, we can relieve that possibility, and trying to figure out how the heck we are going to add that double-whammy expense when they start college and at the same time being pretty panicked about how much debt they will have to go in themselves if we can't really make sure—and families all across—less about me and more about the sort of average middle class family that is trying to make sure that they can make ends meet for their whole family and make sure that they can send their kids off to start their lives, which is why President Obama and congressional Democrats have proposed that the first 2 years of college be free.

I will tell you that I have a lot of folks at home in south Florida who have said to me, ''You know, if I only had to worry about my kid's junior and senior year and how we were going to pay for that and we knew that at least they could get an AA degree.''

Over 100 years ago, when we established free universal access to public education in elementary grades and eventually secondary grades, no one would question. That was considered controversial back then. No one today would consider universal free public education, except maybe some of our friends on the other side of the aisle. Actually, I take that back. But you wouldn't question, you wouldn't think, that universal access to public education should be free.

We are at the point now in the 21st century where there shouldn't be any question that the first 2 years of college should be free, and we need our colleagues on the other side of the aisle to join us in that.

Mr. RYAN of Ohio. And part of this is not just the first 2 years of college free, but Democrats are also pushing initiatives like how do you streamline and get high school kids into community college classes early while they are still in high school to start taking and reducing some of those costs.

We have programs in Canton at Stark State where you can get 13 credit hours towards a welding certificate. Thirteen of 30 hours can be done before you even graduate from high school. So that reduces and it is free because it is part of your high school public education. So now you are already starting.

So it is not just about reducing student loans and reducing debt and Pell Grants and streamlining the first 2 years. But we also, I think, have an obligation to streamline the current system that is K–12 or K–14 and make sure we narrow that down.

I have got to step out, but I just want to say thank you. You have got another Irish guy here to carry the flag.

Mr. SWALWELL of California. Another Floridian, too.

Mr. RYAN of Ohio. Another Floridian. I do want to say just keep pounding away. This is a great way to communicate. You guys are doing it. We have to get more and more from your classes to be up here. So keep up the good work. And I am out.

Mr. SWALWELL of California. I am glad this reunion happened. You inspire us to continue going forward.

I want to ask the gentleman from New York—I have been to Manhattan. It reminds me a lot—Manhattan and Brooklyn and Queens and Harlem—reminds me a lot of what we see in Silicon Valley and San Francisco, just the young entrepreneurial minds.

But when we go to these startup spaces or these incubator hubs, I constantly hear how much student loan debt affects their ability to invest in themselves and their businesses, and we are finding that our generation is the least entrepreneurial generation America has ever known at our time.

I am wondering if you have heard stories about that and how it is limiting investment.

Mr. JEFFRIES. That is absolutely correct. I think what we have to do is really work on changing the equation to facilitate the great minds that we have got in this current generation of younger Americans to be able to go out and be innovators and entrepreneurial in the context of a vastly changing economy as well as a changing dynamic in terms of the affordability of college education.

I am troubled by the fact, one, if you look at the productivity of the American worker, what we have seen, of course, since the early 1970s is that it has increased dramatically, in excess of 275 percent in terms of American worker productivity.

At the same time, wages during that period from the early 1970s to the present have remained largely stagnant, less than 10 percent. So the equation for the American worker has changed.

So what we have is that we have got younger Americans entering into a workforce where the fundamental equation in terms of their compensation has changed dramatically for the worse, the cost of a college education has increased, the amount of financial assistance relative to the cost of that college education has remained stagnant, if not declined in real dollars, and the expectation in terms of the student debt loan burden one is expected to shoulder upon graduation has exploded exponentially.

You add all those things together and it is no surprise that you are going to find yourself in a situation where people don't have the same capability of being entrepreneurial as prior generations.

FDR, of course, brought forth the New Deal. What we need for this current generation of Americans is just a fairer deal in the context of giving them the same opportunities to robustly pursue the American Dream, start great companies, innovate as prior generations, so we can continue to be great.

I would also note that downtown Brooklyn, interestingly enough, which I represent in the wonderful Eighth Congressional District——

Mr. SWALWELL of California. Is that where Silicon Alley is?

Mr. JEFFRIES. That is part of Silicon Alley. I am so glad that you are familiar with our East Coast lingo.

But it also has more college students in downtown Brooklyn than Boston and Cambridge combined. So there has been a great number of young people who have come to Brooklyn who are contributing to our fantastic innovation culture, but who are struggling with the fundamentals of today's economy and higher education structure that is working against them.

That is why we are here on the floor of the House of Representatives fighting to change that.

Mr. SWALWELL of California. Here on the floor any Californian would be nervous when he or she is outnumbered by Floridians.

We are joined by the gentleman from Florida who represents West Palm Beach, Jupiter/Martin County area.

What are you hearing in your district about student loan debt?

Mr. MURPHY of Florida. First of all, I want to thank the gentleman from California for putting this together and, really, your leadership. You have been at this for years now, talking to other Members of Congress on both sides of the aisle, reminding them about what a critical issue this is.

Whether I am talking to constituents in my district throughout the State of Florida or people here in the House, we have to do more to help more people get access to quality and affordable education at all levels, but certainly higher education.

When you look at what I would argue is one of the biggest problems in our country right now—and that is the disappearing middle class and this growing divide we have in our country—unfortunately or fortunately, depending on how you look at it, as economies continue to evolve and progress, education becomes more and more of a critical component of that.

Yet, you look at the policies and you look at really what is holding so many people back, just listening to the gentleman from New York here talking about that lack of opportunity and the debt that is holding so many people back from taking that risk to go ahead and become that entrepreneur, to be that innovative spirit that made America so great because they might have $100,000 of debt, they might have a family, they might have some kids, and they are so concerned about this debt, they don't want to take that risk.

That is not what America is about. America is about taking that risk with having education to do it and then turning it into something great. And understanding that not every risk is going to always pay off, but you have to have that background, that education, to get you there.

And if you are saddled with hundreds of thousands of dollars of debt and overly complex methods to repay them, not being able to refinance, et cetera, then you have a problem.

Ms. WASSERMAN SCHULTZ. Will the gentleman yield?

Mr. MURPHY of Florida. I yield to the gentlewoman from Florida.

Ms. WASSERMAN SCHULTZ. Because I want to engage as we used to do. And I know that you do this as well. But I just want to follow up on what you just said because the gentleman from California posed the question and stated the fact that millennials today really aren't starting new businesses. You would think—and we envision them to be the start-up generation. They are living in a start-up era, but, yet, they can't see it.

To use the vernacular of the gentleman of Florida, Congressman MEEKS, when we were throwing things around on the House floor 10 years ago, let's put the cookie on the bottom shelf here.

If, as you just said, they are saddled with the burden of significant debt coming out of college when they get a degree, it is very difficult for them to see a pathway to develop that small business, to envision being a pioneer of the next great industry.

So we are literally saddling them with a heavy burden as they leave what is supposed to be the jumping-off point for the next phase of their lives. We are supposed to be passing them the baton so that they can move America forward. It is just not fair. It is not right. And our friends on the other side of the aisle are part of the problem.

Mr. SWALWELL of California. Millennials are very collaborative. They are, I would believe, a problem-solving generation.

What is so frustrating when we talk to them at college campuses or at their work sites is they ask, ''Well, what are you doing about it?'' And I believe my colleagues here would be happy, thrilled, to work with our colleagues across the aisle on solutions on this.

But I am just curious. Do you know how many bills we voted on to address student loan debt this Congress? Zero. Zero bills.

□ 1900

At the end of the day, it is not just the least entrepreneurial. We are the least home owning. We are more likely to delay starting a family by about 5 years. So everything that the generation before us had, we are delaying: buying a home, starting a family, starting a business. As the gentleman from New York pointed out, it is affecting the economy.

Ms. WASSERMAN SCHULTZ. I wanted to share my own personal story very briefly.

You know, I happened to get married fairly young at 24 years old. Graduating from a public university, the University of Florida, without debt, the progress I was able to make at the beginning of my adult life, at the beginning of my professional life, enabled me to have a much longer ramp and see many more possibilities because I didn't have that debt.

My husband and I were able to buy our first house right after we got married, and we have been able to make sure that we can make choices that will maximize our opportunities to ensure that our children, when we had them and now are raising them, have opportunities.

It is so sad that the millennial generation really doesn't see it, doesn't believe it, and that is because there is obstacle after obstacle being thrown in their way right from the start of their most formative years.

Mr. SWALWELL of California. On an issue you would never imagine to be partisan.

Ms. WASSERMAN SCHULTZ. Unbelievable.

Mr. SWALWELL of California. Well, I thank the gentlewoman from Florida for joining us. I hope to see her back.

Ms. WASSERMAN SCHULTZ. Thank you.

Mr. SWALWELL of California. Mr. Speaker, I don't know if the gentleman from New York heard, but in 2012, the New York Fed reported that for the first time in a decade, 30-year-old student borrowers were less likely to take out a home mortgage than other young people.

Are you seeing in the New York area or hearing from your constituents about how student loan debt is affecting their ability to buy a house?

I yield to the gentleman from New York.

Mr. JEFFRIES. Mr. Speaker, that is absolutely the case. Certainly in Brooklyn, which has become now an attractive place for so many people to reside, not just from the city, the region, all across the country and, indeed, the world, yet many of the young people who have moved to Brooklyn who are starting a life in Brooklyn are renting in Brooklyn. They are unable to purchase a home.

Some of that has to do with the significant appreciation in home value that we have witnessed over the last decade, but a lot of that has to do with the fact that they can't see their way to either a downpayment on a home or carrying a monthly mortgage, given the student loan debt burden that they have been forced to shoulder as a result of the structure that has been put in place in terms of higher education in America.

You made an important observation earlier in referencing the President's plan for free community college education. If we can just dwell there for a second, what is important to note is it used to be the case, for prior generations who started the great American middle class after helping to liberate the world coming back home to America after World War II, that if you just had a high school diploma, for many individuals, that was a pathway into

the middle class. That is no longer the case in today's 21st century economy.

You can get a high school diploma at a high-quality public school for free without any debt. So, at that point, as you entered into the workforce, you could think about starting a family, purchasing a home, and doing other things consistent with what it means to be part of the great American middle class. That is no longer the case. A high school diploma is not a pathway into the middle class. You have got to at least go to college, if not get a graduate degree.

Given the high cost of a college education, it has changed the equation for younger Americans in terms of their entry into the middle class. That is why looking at bold proposals, such as dramatically reducing, if not eliminating, the cost of public higher education at the community college level, if not beyond, is something that we have got to put front and center on the agenda here in the House of Representatives.

Mr. MURPHY of Florida. Mr. Speaker, adding on to what the gentleman from New York said, not only should we be looking at those sorts of proposals, but we should be looking at some of the existing programs we have, like Pell grants. The numbers that we have been talking about, this skyrocketing cost of education has increased 200-some percent over the last decade. That is unsustainable.

Yet look at what Pell grants have done. The maximum Pell grant has not gone up ratably in the same amount of time. So let's talk about expanding these programs.

I think we need to really change the dynamic of the conversation to your point where it is really about return on investment. You know, we need to look at this from a business perspective: What is the best ROI of taxpayer money?

I look at some of the bills that we have all worked on together here. One bill that comes to mind is called the SAVE Act. It is a bill where we identified $479 billion of wasteful, duplicative, fraudulent government spending. Let's start implementing and start finding those savings and putting that into education, ensuring that that return on investment for taxpayer money is truly there. We all know a dollar spent on education is going to come back in droves for future generations in this economy.

Mr. SWALWELL of California. Congressman MURPHY, your district, the State of Florida, has a lot of veterans. People always ask: What is the biggest surprise you have found since going to Congress?

I don't know if you guys have had that question posed to you.

For me, the biggest surprise I have found since coming to Congress is just how poorly our veterans have been treated. Something that is even more surprising, which I found doing these Future Forum tours—I don't know if you have heard about this—but a GI Bill doesn't even cover the full cost of college anymore.

So the veterans who have served our country, fought abroad, risked their lives, saw their friends and sometimes family members killed, when they come back home, the GI Bill can't even get them all the way through college. That is how expensive college has become, and we can't even take care of our veterans.

So when you talk about Pell grants, I am wondering if you have talked to veterans and heard about the gaps in funding that they are experiencing as they try and advance their skills when they get back home.

I yield to the gentleman from Florida.

Mr. MURPHY of Florida. Mr. Speaker, I have, and I think it is a great topic to talk about, and one that we should be able to find bipartisan support on.

Because of some of the conversations I have had with some veterans and folks in my district, we introduced some legislation that would help veterans with their application costs. It's not just the cost of education. Sometimes it is just getting there. And these application costs getting into college can be $200, $500, and it could be even more than that.

So when you are coming back and you are thinking about a decision, you might only have a couple of hundred bucks and you might have to make a decision, I am only going to apply to one school. That is not, I don't think, the intent. You should be able to have some options and see what options come back to you where you get accepted, et cetera.

So, in this legislation, the intent is to waive some of these fees for application costs for these veterans to help them get onto that higher education.

Mr. JEFFRIES. Mr. Speaker, if I can add to that observation that was made by my good friend from the Sunshine State, the three of us had a wonderful opportunity to visit Israel together, along with several other members of our class and, of course, STENY HOYER, who led the delegation in August of 2013.

I was struck in our conversations with some of the members of the Israeli society how well those individuals who had served in the IDF and then matriculated into society were treated. Their service in the IDF was highly valued—not just via words, but through deeds—and it enabled them to really build a successful career. They were treated with reverence.

Congressman SWALWELL, one of the things that perhaps was most disconcerting about my first few years in this institution is there is a lot of rhetoric—I guess I shouldn't be surprised that this is a place where there is a lot of hot air often spewed—that is devoid of substance. And in the area of veterans, in particular, what we find is that there is a lot of talk about treating veterans appropriately in terms of the sacrifice that they have made, their service, but we haven't really filled in the blanks in terms of substance.

One of the areas that clearly is problematic is the fact, though we are promising to enable them once they leave their service to assist with furthering their educational goals, we are not providing them with the financial assistance and the resources necessary to actually make that happen. So I embrace efforts by Congressman MURPHY and others to try to fill in the blanks in that regard, but a whole lot more needs to be done. We should be treating our veterans with the same reverence and respect, not just rhetorically, but substantively, as is done in Israel, our good friend and ally, and many other places in this world.

Mr. SWALWELL of California. Mr. Speaker, it was an unforgettable trip. We learned a lot about their innovation economy, but we also saw firsthand how they valued the service of those who stood on the front lines for their country.

So we are hitting the end of our hour here.

The gentleman from Florida, any parting thoughts or actions?

Our generation, we are an action-oriented generation. We are not very patient. We are a little stubborn. We like to see results.

And you come to Congress under the leadership of this House across the aisle, and we don't see many results. I think we collectively want to work with anyone who is willing to work with us on our Republican colleagues' side to find results.

Any thoughts on what can we do to help a whole generation that is in financial quicksand right now?

I yield to the gentleman from Florida.

Mr. MURPHY of Florida. Mr. Speaker, I want to remind those watching and our friends on the other side of the aisle that this is, I think, a great opportunity for bipartisanship.

When I talk to voters, whether it is around the district or around the State, they are tired of seeing the nonsense. You know, they look at their jobs and they haven't seen a raise in 10 years. They look at their children who either maybe haven't gotten into college or do get into college and graduate and they have got hundreds of thousands of dollars of debt. When they turn on C–SPAN, they see us bickering and arguing about nonsense.

This is a serious problem. This is something that has to be addressed soon. It should have been addressed years ago. Let's stop the rhetoric and let's start talking to each other and solving these problems and making sure that, not only are we bringing down the cost of higher education, but we are making sure that those who do have the student loans are on an orderly repayment structure, one that makes sense, one that is reasonable per

their income. Let's make sure that the dream of America is still alive for future generations.

Mr. SWALWELL of California. Mr. Speaker, I thank the gentleman from Florida for participating in this.

I invite anyone at home to follow along, follow the conversation at #futureforum. Engage with these Members and others.

I yield to the gentleman from New York. Any parting thoughts on what we can do as a Congress to unite and solve this problem?

Mr. JEFFRIES. Mr. Speaker, I thank the distinguished gentleman from the Golden State for his leadership and for putting forth this effort, bringing in younger Members of Congress to be able to speak to issues of relevance, not just to the entire body of the American people, but specifically to the next generation of Americans that will continue to make this country great as long as we provide them with the tools and the opportunity.

I agree with my good friend from Florida that this is an issue that should not be partisan in nature. This is an issue that impacts people from north to south, to the east and the west, from urban communities, suburban communities, rural communities, red States, blue States, all over America. I think what we are saying here today is that we extend out our arms, our olive branch of friendship and partnership on behalf of the American people to try to solve this problem together.

It is clear that there is a problem, it cannot be denied, and it is one that requires urgent intervention in order to make sure that we can continue to preserve the American Dream for the greatest number of younger Americans possible. Right now, the dream is being suffocated in ways that threaten our economic vitality moving forward, and that is a tragedy. But I remain optimistic. We were sent here all collectively to get things done, and I look forward to working together in that regard.

Mr. SWALWELL of California. Mr. Speaker, that is right. We were sent here to do our job, to be problem solvers and really be voices, I think, for all generations of Americans, but especially this generation which is the largest generation America has ever known. It is the most diverse generation America has ever known, and I think it is one of the most aspirational generations America has ever known. They are waiting for anybody in this body to help them get out of this financial quicksand and start being able to be empowered and really realize their own American Dream.

So I thank the gentlemen for participating today. I thank our pioneers from the 30-Somethings and invite them to come back for a 10-year reunion.

Mr. Speaker, I yield back the balance of my time.

REPORT ON RESOLUTION PROVIDING FOR CONSIDERATION OF H.R. 538, NATIVE AMERICAN ENERGY ACT, AND PROVIDING FOR CONSIDERATION OF H.R. 702, ADAPTATION TO CHANGING CRUDE OIL MARKETS

Mr. WOODALL (during the Special Order of Mr. SWALWELL of California), from the Committee on Rules, submitted a privileged report (Rept. No. 114–290) on the resolution (H. Res. 466) providing for consideration of the bill (H.R. 538), to facilitate the development of energy on Indian lands by reducing Federal regulations that impede tribal development of Indian lands, and for other purposes, and providing for consideration of the bill (H.R. 702) to adapt to changing crude oil market conditions, which was referred to the House Calendar and ordered to be printed.

LEAVE OF ABSENCE

By unanimous consent, leave of absence was granted to:

Ms. GRANGER (at the request of Mr. MCCARTHY) for today on account of attending a funeral.

SENATE CONCURRENT RESOLUTION REFERRED

A Concurrent Resolution of the Senate of the following title was taken from the Speaker's table and, under the rule, referred as follows:

S. Con. Res. 22. Concurrent Resolution recognizing the 50th anniversary of the White House Fellows program; to the Committee on Oversight and Government Reform.

SENATE ENROLLED BILLS SIGNED

The Speaker announced his signature to enrolled bills of the Senate of the following titles:

S. 986. An act to require the Secretary of the Interior to take into trust 4 parcels of Federal land for the benefit of certain Indian Pueblos in the State of New Mexico.

S. 1300. An act to amend the section 221 of the Immigration and Nationality Act to provide relief for adoptive families from immigrant visa fees in certain situations.

S. 2078. An act to reauthorize the United States Commission on International Religious Freedom, and for other purposes.

ADJOURNMENT

Mr. SWALWELL of California. Mr. Speaker, I move that the House do now adjourn.

The motion was agreed to; accordingly (at 7 o'clock and 14 minutes p.m.), under its previous order, the House adjourned until tomorrow, Thursday, October 8, 2015, at 10 a.m. for morning-hour debate.

EXECUTIVE COMMUNICATIONS, ETC.

Under clause 2 of rule XIV, executive communications were taken from the Speaker's table and referred as follows:

3071. A letter from the Under Secretary, Acquisition, Technology, and Logistics, Department of Defense, transmitting the Department's Chemical Demilitarization Program Semi-Annual Report to Congress, pursuant to 50 U.S.C. 1521(j); to the Committee on Armed Services.

3072. A letter from the Director, Regulations Policy and Management Staff, FDA, Department of Health and Human Services, transmitting the Department's final rule — National Environmental Policy Act; Environmental Assessments for Tobacco Products; Categorical Exclusions [Docket No.: FDA-2013-N-1282] received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3073. A letter from the Deputy Director, ODRM, Department of Health and Human Services, transmitting the Department's Major final rule — 2015 Edition Health Information Technology (Health IT) Certification Criteria, 2015 Edition Base Electronic Health Record (EHR) Definition, and ONC Health IT Certification Program Modifications (RIN: 0991-AB93) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3074. A letter from the Deputy Chief, Competition Policy Division, Wireline Competition Bureau, Federal Communications Commission, transmitting the Commission's final rule — Technology Transitions [GN Docket No.: 13-5]; Policies and Rules Governing Retirement of Copper Loops by Incumbent Local Exchange Carriers [RM-11358]; Special Access for Price Cap Local Exchange Carriers [WC Docket No.: 05-25]; AT&T Corporation Petition for Rulemaking to Reform Regulation of Incumbent Local Exchange Carrier Rates for Interstate Special Access Services [RM-10593] received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3075. A letter from the Director, Office of Congressional Affairs, Nuclear Regulatory Commission, transmitting the Commission's final NUREG — 17.5 Quality Assurance Program Description — Design Certification, Early Site Permit and New License Applicants (NUREG-0800) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3076. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Sec. 36(c) of the Arms Export Control Act, Transmittal No.: DDTC 15-032; to the Committee on Foreign Affairs.

3077. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Sec. 36(c) of the Arms Export Control Act, Transmittal No.: DDTC 15-069; to the Committee on Foreign Affairs.

3078. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting a certification, pursuant to Secs. 36(c) and 36(d) of the Arms Export Control Act, Transmittal No.: DDTC 15-062; to the Committee on Foreign Affairs.

3079. A letter from the Assistant Secretary, Legislative Affairs, Department of State, transmitting the Department's combined reports on ''U.S. Assistance for Palestinian Security Forces'' and ''Benchmarks for Palestinian Security Assistance Funds'', pursuant to the Department of State, Foreign Operations, and Related Programs Appropriations Act, 2015 (Division J, Pub. L. 113-235); to the Committee on Foreign Affairs.

3080. A letter from the Assistant Legal Adviser, Office of Treaty Affairs, Department of

State, transmitting agreements prepared by the Department of State concerning international agreements, other than treaties entered into by the United States, to be transmitted to the Congress within the sixty-day period specified in the Case-Zablocki Act, 1 U.S.C. 112b; to the Committee on Foreign Affairs.

3081. A letter from the Acting Director, Office of Personnel Management, transmitting the Office's final rule — Overtime Pay for Border Patrol Agents (RIN: 3206-AN19) received September 30, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Oversight and Government Reform.

3082. A letter from the Chairman and Members, United States Capitol Police Board, transmitting the Board's letter commending the United States Capitol Police and a number of Senate, House and Congressional support offices for their tireless work over the past six months to plan, coordinate, choreograph and execute the Papal visit to the United States Congress; to the Committee on House Administration.

3083. A letter from the General Counsel, Federal Energy Regulatory Commission, transmitting the Commission's final rule — Disturbance Monitoring and Reporting Requirements Reliability Standard [Docket No.: RM15-4-000; Order No.: 814] received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Energy and Commerce.

3084. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Exchange of Flatfish in the Bering Sea and Aleutian Islands Management Area [Docket No.: 141021887-5172-02] (RIN: 0648-XE183) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3085. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; 2015 Commercial Accountability Measure and Closure for South Atlantic Gray Triggerfish; July Through December Season [Docket No.: 141107936-5399-02] (RIN: 0648-XE004) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3086. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Atlantic Highly Migratory Species; Atlantic Bluefin Tuna Fisheries [Docket No.: 120328229-4949-02] (RIN: 0648-XE095) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3087. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Caribbean, Gulf of Mexico, and South Atlantic; Snapper-Grouper Resources of the South Atlantic; Trip Limit Reduction [Docket No.: 130312235-3658-02] (RIN: 0648-XE126) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3088. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Atlantic Surfclam and Ocean Quahog Fisheries; 2016 Fishing Quotas for Atlantic Surfclams and Ocean Quahogs; and Suspension of Minimum Atlantic Surfclam Size Limit [Docket No.: 900124-0127] (RIN: 0648-XE164) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3089. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Reallocation of Pacific Cod in the Bering Sea and Aleutian Islands Management Area [Docket No.: 141021887-5172-02] (RIN: 0648-XE203) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3090. A letter from the Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Northeastern United States; Atlantic Bluefish Fishery; Quota Transfer [Docket No.: 140117052-4402-02] (RIN: 0648-XE096) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3091. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's modification of fishing seasons — Fisheries Off West Coast States; Modifications of the West Coast Commercial and Recreational Salmon Fisheries; Inseason Actions #22 through #29 [Docket No.: 150316270-5270-01] (RIN: 0648-XE121) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3092. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Northeastern United States; Atlantic Bluefish Fishery; Quota Transfer [Docket No.: 140117052-4402-02] (RIN: 0648-XE162) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3093. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Exchange of Flatfish in the Bering Sea and Aleutian Islands Management Area [Docket No.: 141021887-5172-02] (RIN: 0648-XE152) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3094. A letter from the Acting Director, Office of Sustainable Fisheries, NMFS, National Oceanic and Atmospheric Administration, transmitting the Administration's temporary rule — Fisheries of the Exclusive Economic Zone Off Alaska; Northern Rockfish in the Western Regulatory Area of the Gulf of Alaska [Docket No.: 140918791-4999-02] (RIN: 0648-XE170) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Natural Resources.

3095. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Empresa Brasileira de Aeronautica S.A. (Embraer) Airplanes [Docket No.: FAA-2014-0586; Directorate Identifier 2013-NM-255-AD; Amendment 39-18256; AD 2015-17-23] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3096. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; Airbus Airplanes [Docket No.: FAA-2014-0753; Directorate Identifier 2014-NM-128-AD; Amendment 39-18270; AD 2015-19-08] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3097. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; The Boeing Company [Docket No.: FAA-2014-0126; Directorate Identifier 2013-NM-236-AD; Amendment 39-18267; AD 2015-19-04] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3098. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; The Boeing Company Airplanes [Docket No.: FAA-2013-1071; Directorate Identifier 2013-NM-204-AD; Amendment 39-18264; AD 2015-19-01] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3099. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; The Boeing Company Airplanes [Docket No.: FAA-2014-0127; Directorate Identifier 2013-NM-237-AD; Amendment 39-18265; AD 2015-19-02] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3100. A letter from the Management and Program Analyst, FAA, Department of Transportation, transmitting the Department's final rule — Airworthiness Directives; The Boeing Company Airplanes [Docket No.: FAA-2014-0194; Directorate Identifier 2014-NM-022-AD; Amendment 39-18266; AD 2015-19-03] (RIN: 2120-AA64) received October 5, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Transportation and Infrastructure.

3101. A letter from the Chief, Trade and Commercial Regulations Branch, Customs and Border Protection, Department of Homeland Security, transmitting the Department's final rule — Extension of Import Restrictions on Certain Categories of Archaeological Material From the Pre-Hispanic Cultures of the Republic of Nicaragua [CBP Dec. 15-13] (RIN: 1515-AE05) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Ways and Means.

3102. A letter from the Chief, Trade and Commercial Regulations Branch, Customs and Border Protection, Department of Homeland Security, transmitting the Department's Major interim final rule — Automated Commercial Environment (ACE) Filings for Electronic Entry/Entry Summary (Cargo Release and Related Entry) [USCBP-2015-0045] (RIN: 1515-AE03) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Ways and Means.

3103. A letter from the Chief, Publications and Regulations Branch, Internal Revenue

Service, transmitting the Service's IRB only rule — Request for Comments on Definitions of Section 48 Property [Notice 2015-70] received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Ways and Means.

3104. A letter from the Chief, Publications and Regulations Branch, Internal Revenue Service, transmitting the Service's IRB only rule — 2015 Marginal Production Rates [Notice 2015-65] received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Ways and Means.

3105. A letter from the Chief, Publications and Regulations Branch, Internal Revenue Service, transmitting the Service's IRB only rule — 2015 Section 43 Inflation Adjustment [Notice 2015-64] received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; to the Committee on Ways and Means.

3106. A letter from the Deputy Director, ODRM, Department of Health and Human Services, transmitting the Department's Major final rules — Medicare and Medicaid Programs; Electronic Health Record Incentive Program — Stage 3 and Modifications to Meaningful Use in 2015 through 2017 [CMS-3310-FC and CMS-3311-FC] (RINs: 0938-AS26 and 0938-AS58) received October 6, 2015, pursuant to 5 U.S.C. 801(a)(1)(A); Added by Public Law 104-121, Sec. 251; jointly to the Committees on Ways and Means and Energy and Commerce.

REPORTS OF COMMITTEES ON PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XIII, reports of committees were delivered to the Clerk for printing and reference to the proper calendar, as follows:

Mr. BYRNE: Committee on Rules. House Resolution 466. Resolution providing for consideration of the bill (H.R. 538) to facilitate the development of energy on Indian lands by reducing Federal regulations that impede tribal development of Indian lands, and for other purposes, and providing for consideration of the bill (H.R. 702) to adapt to changing crude oil market conditions (Rept. 114–290). Referred to the House Calendar.

Mr. RYAN of Wisconsin: Committee on Ways and Means. H.R. 3442. A bill to provide further means of accountability of the United States debt and promote fiscal responsibility (Rept. 114–291). Referred to the Committee of the Whole House on the state of the Union.

PUBLIC BILLS AND RESOLUTIONS

Under clause 2 of rule XII, public bills and resolutions of the following titles were introduced and severally referred, as follows:

By Ms. TITUS:

H.R. 3696. A bill to amend title XVIII of the Social Security Act to prevent Medicare part B premium and deductible increases for 2016; to the Committee on Energy and Commerce, and in addition to the Committee on Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Ms. VELÁZQUEZ:

H.R. 3697. A bill to modernize and improve the program for economic opportunities for low-income persons under section 3 of the Housing and Urban Development Act of 1968, and for other purposes; to the Committee on Financial Services.

By Mr. COFFMAN (for himself, Mr. VARGAS, Mr. KING of New York, and Ms. DUCKWORTH):

H.R. 3698. A bill to amend title 10, United States Code, to authorize the enlistment in the Armed Forces of additional persons who are residing in the United States and to lawfully admit for permanent residence certain enlistees who are not citizens or other nationals of the United States; to the Committee on Armed Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. WESTMORELAND (for himself, Mr. BROOKS of Alabama, and Mr. SMITH of Missouri):

H.R. 3699. A bill to amend title 31, United States Code, to require an annual report from the Financial Management Service within the Department of the Treasury regarding amounts paid or payable by Federal agencies to the judgement fund, and for other purposes; to the Committee on the Judiciary.

By Mr. LUETKEMEYER:

H.R. 3700. A bill to provide housing opportunities in the United States through modernization of various housing programs, and for other purposes; to the Committee on Financial Services.

By Mrs. BLACK (for herself and Mr. MCDERMOTT):

H.R. 3701. A bill to require that the Secretary of the Treasury make available an Internet platform for Form 1099 filings; to the Committee on Ways and Means.

By Mr. SAM JOHNSON of Texas (for himself, Mr. COLE, and Mr. BECERRA):

H.R. 3702. A bill to provide for additional space for the protection and preservation of national collections held by the Smithsonian Institution; to the Committee on House Administration, and in addition to the Committee on Transportation and Infrastructure, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. KIND (for himself and Mr. KELLY of Pennsylvania):

H.R. 3703. A bill to amend the Internal Revenue Code of 1986 to extend qualified zone academy bonds for 2 years and to reduce the private business contribution requirement with respect to such bonds; to the Committee on Ways and Means.

By Mr. MEADOWS (for himself and Mr. BUTTERFIELD):

H.R. 3704. A bill to clarify that nonprofit organizations such as Habitat for Humanity can accept donated mortgage appraisals, and for other purposes; to the Committee on Financial Services.

By Mr. PITTENGER:

H.R. 3705. A bill to require certain financial regulators to determine whether new regulations or orders are duplicative or inconsistent with existing Federal regulations, and for other purposes; to the Committee on Financial Services, and in addition to the Committee on Agriculture, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

By Mr. REICHERT (for himself, Ms. MCCOLLUM, Ms. LEE, and Mr. MCCAUL):

H.R. 3706. A bill to implement policies to end preventable maternal, newborn, and child deaths globally; to the Committee on Foreign Affairs.

By Ms. TSONGAS:

H.R. 3707. A bill to authorize the Secretary of the Interior, in consultation with the Groundwork USA national office, to provide grants to certain nonprofit organizations; to the Committee on Energy and Commerce, and in addition to the Committees on Natural Resources, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

MEMORIALS

Under clause 3 of rule XII, memorials were presented and referred as follows:

142. The SPEAKER presented a memorial of the Legislature of the State of California, relative to Senate Joint Resolution No. 10, requesting that the Congress of the United States take immediate action to extend the federal investment tax credit in Sections 48 and 25D of Title 26 of the United States Code; to the Committee on Ways and Means.

143. Also, a memorial of the Legislature of the State of California, relative to Assembly Joint Resolution No. 17, urging the President and the Congress of the United States to enact Senate Bill 664, known as the Foster Care Tax Credit Act, which would provide tax relief to short-term foster parents by helping to cover the actual costs of caring for a foster child; to the Committee on Ways and Means.

144. Also, a memorial of the Senate of the Commonwealth of Pennsylvania, relative to Senate Resolution No. 54, urging the President and the Congress of the United States to consider imposing tariffs on imported anthracite coal in order to preserve American jobs; to the Committee on Ways and Means.

145. Also, a memorial of the Senate of the Commonwealth of Pennsylvania, relative to Senate Resolution No. 136, condemning the International Boycott, Divestment and Sanctions movement and its activities in Pennsylvania for seeking to undermine the Jewish peoples' right to self-determination, which they are fulfilling in the State of Israel; jointly to the Committees on Foreign Affairs and the Judiciary.

CONSTITUTIONAL AUTHORITY STATEMENT

Pursuant to clause 7 of rule XII of the Rules of the House of Representatives, the following statements are submitted regarding the specific powers granted to Congress in the Constitution to enact the accompanying bill or joint resolution.

By Ms. TITUS:

H.R. 3696.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clause 1: The Congress shall have Power To lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defence and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States;

By Ms. VELÁZQUEZ:

H.R. 3697.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1

''The Congress shall have Power to . . . provide for the . . . general Welfare of the United States; . . .''

By Mr. COFFMAN:

H.R. 3698.

Congress has the power to enact this legislation pursuant to the following:

Article 1 Section 8 Clause 14 states that ''Congress shall have the power to make

rules for the government and regulation of the land and naval forces.'' This Act amends the enlistment rules to include selected individuals who are not natural citizens or legal permanent residents.

Article 1 Section 8 Clause 4 states that ''Congress shall have the power to establish an uniform rule of naturalization.'' Congressional power over naturalization is an exclusive power and this power is the only one free from constitutional limitations on its exercise. Citizenship by naturalization is a privilege to be given, qualified or withheld as Congress may determine and an individual may claim it as a right only upon compliance with the terms Congress imposes.

By Mr. WESTMORELAND:

H.R. 3699.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, of the United States Constitution.

By Mr. LUETKEMEYER:

H.R. 3700.

Congress has the power to enact this legislation pursuant to the following:

The constitutional authority on which this bill rests is the explicit power of Congress to regulate commerce in and among the states, as enumerate in Article 1, Section 8, Clause 3, the Commerce Clause, of the United States Constitution.

Additionally, Article 1, Section 7, Clause 2 of the Constitution allows for every bill passed by the House of Representatives and the Senate and signed by the President to be codified into law; and therefore implicitly allows Congress to repeal any bill that has been passed by both chambers and signed into law by the President.

By Mrs. BLACK:

H.R. 3701.

Congress has the power to enact this legislation pursuant to the following:

The Fourth Amendment to the United States Constitution as well as Article 1, Section 8 of the United States Constitution which grants Congress the authority to lay and collect taxes and duties. It is the inherent duty of elected members of Congress to protect U.S. taxpayer information from misuse.

By Mr. SAM JOHNSON of Texas:

H.R. 3702.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8, Clause 17, giving Congress exclusive jurisdiction over the District of Columbia. That clause was cited as the authority for the government's ability to accept the original Smithson donation and the creation of the Smithsonian Institution via the Act of August 10, 1846.

Article 1, Section 8, Clause 18, the Necessary and Proper clause, which provides the power to enact legislation necessary to effectuate one of the earlier enumerated powers, such as the authority granted in Clause 17 above.

By Mr. KIND:

H.R. 3703.

Congress has the power to enact this legislation pursuant to the following:

All Bills for raising Revenue shall originate in the House of Representatives; but the Senate may propose or concur with Amendments as on other Bills.

ARTICLE I, SECTION 7, CLAUSE 1

By Mr. MEADOWS:

H.R. 3704.

Congress has the power to enact this legislation pursuant to the following:

Article I, Section 8, Clause 1:

Congress shall have Power to lay and collect Taxes, Duties, Imposts and Excises, to pay the Debts and provide for the common Defence and general Welfare of the United States; but all Duties, Imposts and Excises shall be uniform throughout the United States.

By Mr. PITTENGER:

H.R. 3705.

Congress has the power to enact this legislation pursuant to the following:

Article I Section 1: All legislative Powers herein granted shall be vested in a Congress of the United States

By Mr. REICHERT:

H.R. 3706.

Congress has the power to enact this legislation pursuant to the following:

''The constitutional authority of Congress to enact this legislation is provided by Article I, section 8 of the United States Constitution, specifically clause 1 (relating to providing for the general welfare of the United States) and clause 18 (relating to the power to make all laws necessary and proper for carrying out the powers vested in Congress), and Article IV, section 3, clause 2 (relating to the power of Congress to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States).''

By Ms. TSONGAS:

H.R. 3707.

Congress has the power to enact this legislation pursuant to the following:

Article 1, Section 8 of the Constitution.

ADDITIONAL SPONSORS

Under clause 7 of rule XII, sponsors were added to public bills and resolutions, as follows:

H.R. 10: Mr. MULVANEY and Mr. BLUM.

H.R. 140: Mr. HUDSON.

H.R. 167: Mr. SMITH of New Jersey and Mr. POSEY.

H.R. 223: Mr. TURNER.

H.R. 224: Mr. GALLEGO, Ms. PLASKETT, Ms. LEE, Mrs. NAPOLITANO, Mr. DANNY K. DAVIS of Illinois, Mrs. BEATTY, Ms. FUDGE, Mr. CICILLINE, Mr. DAVID SCOTT of Georgia, Ms. CLARK of Massachusetts, Ms. DEGETTE, Ms. SCHAKOWSKY, Mr. ELLISON, Ms. FRANKEL of Florida, Ms. DUCKWORTH, Mr. DELANEY, Mr. PRICE of North Carolina, Mr. HASTINGS, and Ms. ADAMS.

H.R. 226: Mr. ELLISON.

H.R. 241: Mr. COFFMAN.

H.R. 244: Mrs. ROBY.

H.R. 257: Ms. JACKSON LEE.

H.R. 346: Mr. LYNCH.

H.R. 390: Mr. POLIS.

H.R. 410: Mr. DEUTCH and Mr. BLUMENAUER.

H.R. 482: Mr. JODY B. HICE of Georgia.

H.R. 539: Mr. VISCLOSKY and Ms. DUCKWORTH.

H.R. 546: Mr. ASHFORD.

H.R. 592: Mr. POMPEO, Mr. ASHFORD, Mr. MOONEY of West Virginia, and Mrs. ROBY.

H.R. 711: Mr. WEBER of Texas.

H.R. 748: Mr. HONDA.

H.R. 775: Mr. WALDEN, Mr. CICILLINE, Mr. NORCROSS, Mr. YOUNG of Iowa, and Mr. COOK.

H.R. 823: Ms. DUCKWORTH.

H.R. 842: Mr. GUTIÉRREZ.

H.R. 851: Mrs. RADEWAGEN.

H.R. 921: Mr. HENSARLING and Mr. MOONEY of West Virginia.

H.R. 953: Mr. DAVID SCOTT of Georgia, Ms. DELBENE, Mr. ELLISON, Mr. DESAULNIER, and Mrs. BEATTY.

H.R. 985: Mrs. DINGELL.

H.R. 1062: Mr. HULTGREN.

H.R. 1078: Mr. BERA.

H.R. 1090: Mr. SMITH of Texas, Mr. BROOKS of Alabama, Mr. HECK of Nevada, Mr. ABRAHAM, Mrs. BLACK, Mrs. MIMI WALTERS of California, Mr. HUDSON, and Mr. FLORES.

H.R. 1093: Ms. NORTON.

H.R. 1094: Mr. JONES.

H.R. 1192: Mr. THOMPSON of Mississippi, Mr. LANGEVIN, Mr. HUNTER, and Mr. YODER.

H.R. 1217: Mr. SERRANO, Mr. ISRAEL, Mrs. TORRES, Mr. BERA, Mr. NOLAN, Ms. WILSON of Florida, Mr. BEYER, Mr. CARTWRIGHT, Ms. CASTOR of Florida, Mr. CICILLINE, Mr. COHEN, Mr. CROWLEY, Mrs. DAVIS of California, Ms. DEGETTE, Mr. HOYER, Mr. HUFFMAN, Mr. JOHNSON of Georgia, Mr. KILDEE, Mr. TED LIEU of California, Ms. LOFGREN, Mr. LOWENTHAL, Mrs. CAROLYN B. MALONEY of New York, Mr. MCDERMOTT, Mr. MCNERNEY, Mr. PALLONE, Ms. ROYBAL-ALLARD, Ms. MAXINE WATERS of California, Ms. DUCKWORTH, Mr. KENNEDY, Mr. SHERMAN, Mr. WELCH, Mr. LIPINSKI, Mr. HONDA, Mr. MURPHY of Florida, Mr. COURTNEY, and Mr. JEFFRIES.

H.R. 1218: Mr. ASHFORD.

H.R. 1220: Mr. MICHAEL F. DOYLE of Pennsylvania, Mrs. DINGELL, Mr. VELA, Mr. MOONEY of West Virginia, Mr. COFFMAN, Mr. BRIDENSTINE, Mr. LUETKEMEYER, Mr. ASHFORD, and Mr. LOBIONDO.

H.R. 1233: Mr. HURD of Texas, Mr. MICA, and Mr. ROONEY of Florida.

H.R. 1258: Mrs. WAGNER and Mrs. WATSON COLEMAN.

H.R. 1292: Mr. ROSS, Mr. TAKANO, Mr. WELCH, Mrs. NAPOLITANO, Ms. PINGREE, Ms. BROWNLEY of California, and Ms. LOFGREN.

H.R. 1309: Mr. GENE GREEN of Texas, Mr. LONG, and Mr. ROONEY of Florida.

H.R. 1356: Mr. ZELDIN and Mr. MOULTON.

H.R. 1405: Mr. FOSTER and Ms. SCHAKOWSKY.

H.R. 1421: Ms. LOFGREN.

H.R. 1475: Mr. VARGAS, Mr. RIBBLE, Mr. GRIFFITH, Mr. TED LIEU of California, Mr. DENHAM, and Mr. MILLER of Florida.

H.R. 1479: Mr. HENSARLING.

H.R. 1559: Mr. HURD of Texas and Mr. YODER.

H.R. 1586: Mr. ELLISON and Mr. BEYER.

H.R. 1594: Mr. HILL and Mr. LOWENTHAL.

H.R. 1603: Mr. MOOLENAAR, Mr. YODER, Mr. AMODEI, and Mr. VALADAO.

H.R. 1608: Mr. MEADOWS.

H.R. 1610: Mr. GUTHRIE.

H.R. 1655: Mrs. CAPPS, Mr. KING of Iowa, Mr. EMMER of Minnesota, and Mrs. KIRKPATRICK.

H.R. 1666: Mr. COFFMAN.

H.R. 1671: Mr. RIBBLE and Mr. KELLY of Mississippi.

H.R. 1716: Mr. NUGENT.

H.R. 1736: Mrs. BROOKS of Indiana.

H.R. 1737: Mr. NORCROSS, Mr. NUNES, Mr. ALLEN, and Mr. HUDSON.

H.R. 1784: Mr. YODER and Mr. LATTA.

H.R. 1786: Mrs. DINGELL, Mr. COSTELLO of Pennsylvania, Ms. BASS, Mr. FOSTER, Mr. LEVIN, Mr. HOYER, and Mr. PETERSON.

H.R. 1859: Mr. GIBSON.

H.R. 1877: Mr. AGUILAR and Mr. ASHFORD.

H.R. 1942: Mr. SABLAN, Ms. PINGREE, Mrs. WATSON COLEMAN, Mr. SALMON, and Ms. NORTON.

H.R. 2017: Mr. SMITH of New Jersey.

H.R. 2043: Mr. ZINKE, Mr. KELLY of Pennsylvania, and Mr. LATTA.

H.R. 2046: Mrs. BROOKS of Indiana.

H.R. 2067: Mr. FRELINGHUYSEN.

H.R. 2083: Ms. BASS.

H.R. 2090: Ms. ADAMS and Ms. FUDGE.

H.R. 2114: Mrs. CAROLYN B. MALONEY of New York.

H.R. 2156: Mr. ZINKE.

H.R. 2172: Mr. PIERLUISI.

H.R. 2205: Mr. MOOLENAAR and Mrs. NAPOLITANO.

H.R. 2216: Mr. ELLISON.

H.R. 2248: Mr. FATTAH.

H.R. 2255: Mr. SMITH of Nebraska.

H.R. 2315: Ms. MOORE.

H.R. 2327: Mr. KIND.

H.R. 2342: Ms. MOORE and Mrs. BEATTY.

H.R. 2350: Mr. MURPHY of Florida.

H.R. 2368: Ms. LOFGREN and Mr. BLUMENAUER.

H.R. 2400: Mr. SCHWEIKERT, Mr. KNIGHT, and Mr. CALVERT.

H.R. 2404: Mr. MOULTON and Mrs. TORRES.
H.R. 2406: Mr. RATCLIFFE.
H.R. 2450: Mrs. NAPOLITANO, Ms. LOFGREN, Mr. NADLER, and Ms. TITUS.
H.R. 2451: Mrs. KIRKPATRICK.
H.R. 2463: Ms. DUCKWORTH.
H.R. 2494: Mr. KATKO and Mr. CARTER of Georgia.
H.R. 2553: Ms. WASSERMAN SCHULTZ, Mr. BEYER, and Ms. FRANKEL of Florida.
H.R. 2597: Ms. SINEMA.
H.R. 2639: Mr. FATTAH.
H.R. 2646: Mr. ASHFORD and Mr. YODER.
H.R. 2652: Mr. FLEMING.
H.R. 2654: Mrs. DINGELL and Mr. FATTAH.
H.R. 2671: Ms. SINEMA, Mr. MCGOVERN, Ms. BORDALLO, and Mrs. BROOKS of Indiana.
H.R. 2672: Ms. SINEMA, Mr. MCGOVERN, Ms. BORDALLO, and Mrs. BROOKS of Indiana.
H.R. 2673: Ms. SINEMA, Mr. MCGOVERN, Ms. BORDALLO, and Mrs. BROOKS of Indiana.
H.R. 2674: Ms. SINEMA, Mr. MCGOVERN, Ms. BORDALLO, and Mrs. BROOKS of Indiana.
H.R. 2675: Mr. PETERSON.
H.R. 2680: Mr. FATTAH.
H.R. 2698: Mr. HANNA and Mr. SIMPSON.
H.R. 2699: Mr. DEUTCH.
H.R. 2713: Ms. BASS.
H.R. 2726: Mr. KNIGHT.
H.R. 2732: Mr. DEUTCH.
H.R. 2759: Mr. DAVID SCOTT of Georgia, Mr. RYAN of Ohio, and Mr. ASHFORD.
H.R. 2805: Mr. COSTELLO of Pennsylvania.
H.R. 2847: Mr. BERA and Mr. WALZ.
H.R. 2867: Ms. LOFGREN, Mr. WALZ, and Mr. VISCLOSKY.
H.R. 2896: Mr. MICA.
H.R. 2901: Mr. MARINO.
H.R. 2903: Mr. RYAN of Ohio and Mrs. NAPOLITANO.
H.R. 2911: Mr. PETERSON, Mr. HENSARLING, Mr. SWALWELL of California, Mr. STIVERS, Mr. ASHFORD, Mr. WALBERG, Mr. HECK of Washington, and Mr. MULLIN.
H.R. 2918: Mr. HASTINGS.
H.R. 2922: Mr. YODER.
H.R. 3024: Mr. KATKO.
H.R. 3033: Mr. NEUGEBAUER.
H.R. 3036: Mr. MCCLINTOCK, Mr. MEEKS, and Ms. KUSTER.
H.R. 3048: Mr. BRIDENSTINE and Mr. MULLIN.
H.R. 3051: Mr. DEUTCH, Mr. ELLISON, and Mr. DESAULNIER.
H.R. 3052: Mr. YOUNG of Alaska.
H.R. 3084: Mr. TAKANO.
H.R. 3094: Mr. LOUDERMILK and Mr. ALLEN.
H.R. 3099: Mr. AMODEI and Ms. DUCKWORTH.
H.R. 3108: Mr. CARTWRIGHT.
H.R. 3132: Mr. DESAULNIER and Ms. FUDGE.
H.R. 3136: Mr. RIBBLE.
H.R. 3187: Mr. GROTHMAN.
H.R. 3221: Mr. WITTMAN.
H.R. 3222: Mr. HILL.
H.R. 3286: Mr. TAKANO and Ms. KUSTER.
H.R. 3294: Mr. HECK of Washington.
H.R. 3304: Mr. LYNCH.
H.R. 3309: Mrs. WALORSKI.
H.R. 3314: Mr. YODER and Mr. PALMER.
H.R. 3326: Mr. RATCLIFFE, Mr. CARTER of Georgia, Mr. BOST, and Mr. SMITH of Missouri.
H.R. 3339: Mr. PAYNE.
H.R. 3459: Mr. FARENTHOLD, Mrs. BROOKS of Indiana, Mr. LATTA, Mr. SHIMKUS, Mr. BURGESS, Ms. MCSALLY, Mr. FINCHER, Mr. COFFMAN, Mr. ASHFORD, Mr. HULTGREN, and Mr. WESTERMAN.
H.R. 3463: Mr. LATTA, Mr. RODNEY DAVIS of Illinois, and Mr. KIND.
H.R. 3466: Mr. BLUMENAUER.
H.R. 3471: Mr. LOWENTHAL.
H.R. 3480: Mr. LOUDERMILK and Mr. JODY B. HICE of Georgia.
H.R. 3484: Mr. SCHIFF, Mr. LOWENTHAL, and Ms. ROYBAL-ALLARD.
H.R. 3531: Mr. CARTER of Georgia.
H.R. 3532: Mr. BISHOP of Michigan.
H.R. 3539: Mr. REED.
H.R. 3542: Ms. ADAMS.
H.R. 3564: Mr. POE of Texas.
H.R. 3568: Mr. PAULSEN and Mr. BLUMENAUER.
H.R. 3573: Mr. BOUSTANY.
H.R. 3589: Ms. FRANKEL of Florida.
H.R. 3611: Mr. DENT and Mr. CALVERT.
H.R. 3616: Mr. JONES, Mr. ROUZER, Mr. BISHOP of Utah, Mr. ASHFORD, Mr. MILLER of Florida, Mr. NUGENT, Mr. COOK, Mr. TURNER, and Mr. WITTMAN.
H.R. 3621: Ms. NORTON.
H.R. 3626: Mr. SAM JOHNSON of Texas, Mr. GOSAR, Mr. MOOLENAAR, and Mr. SMITH of Missouri.
H.R. 3632: Mr. POCAN.
H.R. 3640: Mr. KNIGHT.
H.R. 3641: Mr. ASHFORD.
H.R. 3648: Mr. MCGOVERN.
H.R. 3665: Ms. CASTOR of Florida and Ms. WILSON of Florida.
H.R. 3679: Mr. VAN HOLLEN.
H.R. 3687: Mr. ABRAHAM.
H.R. 3690: Mr. VAN HOLLEN and Mr. TED LIEU of California.
H.J. Res. 59: Mr. RODNEY DAVIS of Illinois, Mr. BLUM, Mr. LUETKEMEYER, Mr. SALMON, Mr. PERRY, Mr. WESTMORELAND, Mr. NEWHOUSE, and Mr. SIMPSON.
H.J. Res. 60: Mr. KIND.
H. Con. Res. 75: Mr. BECERRA, Mrs. CAPPS, Mr. COSTA, Mrs. DAVIS of California, Mr. FARR, Mr. GARAMENDI, Ms. HAHN, Ms. MATSUI, Mr. PETERS, Mr. SHERMAN, Mr. TAKANO, Mr. THOMPSON of California, and Mrs. TORRES.
H. Res. 54: Mr. VALADAO and Mr. ASHFORD.
H. Res. 210: Mr. JONES.
H. Res. 218: Mr. RIBBLE.
H. Res. 377: Mr. JONES.
H. Res. 393: Mr. HECK of Washington, Mr. SERRANO, and Ms. BROWN of Florida.
H. Res. 396: Mr. KIND.
H. Res. 428: Mr. PETERS and Mr. MURPHY of Florida.
H. Res. 431: Mr. RIBBLE and Mrs. WAGNER.
H. Res. 443: Mr. KING of New York.
H. Res. 445: Mrs. LOWEY.
H. Res. 451: Mr. POE of Texas, Mr. SAM JOHNSON of Texas, Mr. ROYCE, Mr. RIBBLE, Mr. MILLER of Florida, Mr. MURPHY of Florida, Mrs. WALORSKI, and Mr. LAMALFA.

CONGRESSIONAL EARMARKS, LIMITED TAX BENEFITS, OR LIMITED TARIFF BENEFITS

Under clause 9 of rule XXI, lists or statements on congressional earmarks, limited tax benefits, or limited tariff benefits were submitted as follows:

OFFERED BY MR. YOUNG OF ALASKA

The amendment filed to Rules Committee Print 114–30 for H.R. 538 by me does not contain any congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clause 9 of House rule XXI.