

DURBIN) and the Senator from Louisiana (Ms. LANDRIEU) were added as cosponsors of amendment No. 2795 intended to be proposed to H.R. 3590, a bill to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. KOHL (for himself and Mr. DURBIN):

S. 2824. A bill to establish a small dollar loan-loss guarantee fund, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. KOHL. Mr. President, I rise to introduce the Safe Affordable Loan Act. This legislation will increase the access for low and moderate income Americans to mainstream financial institutions while reducing the relevance of pay day lenders. Additionally, the bill will encourage community banks and credit unions to provide small dollar loan amounts to families across their communities.

There are approximately 30 million Americans operating on the fringe of the financial system. They are known as the "unbanked." The average income for these individuals is approximately \$26,390, with little to no savings. Additionally, these consumers rely on check cashing services or payday lenders as a way to access credit. Most of these operations charge excessive fees and interest rates that leave consumers financially devastated. Without access to mainstream financial services, consumers can be trapped in a cycle of debt with little hope of escape.

In 2008, the FDIC launched a Small Dollar Loan program which offers volunteer participants CRA credit to provide consumers with affordable small dollar loans. I am proud that two banks from Wisconsin, Mitchell Bank in Milwaukee and Benton State Bank in Benton are participating in this valuable program. While this program has been beneficial to communities across the country, only 31 banks have chosen to participate. That is a drop in the bucket compared to the 23,000 payday lender operations. Without other incentives, banks will shy away from lending consumers small amounts, leaving them to rely on payday lenders and other loan alternatives.

The legislation I am proposing would create a loan-loss reserve fund that financial institutions could access in order to mitigate some of the risk associated with offering small dollar loans. Financial institutions will be able to access the reserve fund and could potentially recover 60 percent of a lost loan, provided that their loans meet certain affordability requirements. The institutions must offer loans that have no prepayment penalties, have a repayment period longer than 60 days and

has an interest rate of 36 percent APR or lower. Additionally, the loan size cannot exceed \$2,500. In order to protect the government from excessive risk taking by the financial institutions, the fund administrator will take into consideration the overall default rate of the loan program that the institution offers to determine the reimbursement rate. Furthermore, the financial institutions would be required to report payment history to the credit reporting bureaus which will help consumers build credit or repair bad credit.

As we consider changes to our financial system, we should include reforms that will help increase access to many of those who are left out. I look forward to working with my colleagues on this important issue in the Banking Committee to move it towards passage.

#### SUBMITTED RESOLUTIONS

#### SENATE RESOLUTION 366—EXTENDING CONDOLENCES TO THE FAMILIES OF SERGEANT MARK RENNINGER, OFFICER TINA GRISWOLD, OFFICER RONALD OWENS, AND OFFICER GREG RICHARDS

Mrs. MURRAY (for herself and Ms. CANTWELL) submitted the following resolution; which was considered and agreed to:

S. RES. 366

Whereas on the morning of November 29, 2009, 4 members of the Lakewood Police Department were slain by gunfire in a senseless act of violence while preparing for their shift in Lakewood, Washington;

Whereas the 4 officers have been members of the Lakewood Police Department since its founding 5 years ago, were valuable members of the community, and were deeply respected for their service;

Whereas Sergeant Mark Renninger, who served 13 years in law enforcement, first with the Tukwila Police Department and most recently with the Lakewood Police Department, is survived by his wife and 3 children;

Whereas Officer Tina Griswold, who served 14 years in law enforcement, first with the Lacey Police Department and most recently with the Lakewood Police Department, is survived by her husband and 2 children;

Whereas Officer Ronald Owens, who served 12 years in law enforcement, first with the Washington State Patrol and most recently with the Lakewood Police Department, is survived by his daughter;

Whereas Officer Greg Richards, who served 8 years in law enforcement, first with the Kent Police Department and most recently with the Lakewood Police Department, is survived by his wife and 3 children;

Whereas the senseless violence against and murder of law enforcement officers, who are sworn to serve, protect, and preserve the peace of the communities, is a particularly heinous crime; and

Whereas in the face of this senseless tragedy, the people of the City of Lakewood, the surrounding communities, and the State of Washington have come together in support of the law enforcement community and the families of the victims: Now, therefore, be it

*Resolved*, That the Senate—

(1) extends its condolences to the families of Sergeant Mark Renninger, Officer Tina Griswold, Officer Ronald Owens, and Officer Greg Richards; and

(2) stands with the people of Lakewood, Washington, the men and women of the Lakewood Police Department, and members of the law enforcement community as they celebrate the lives and mourn the loss of these 4 dedicated public servants and law enforcement heroes.

#### AMENDMENTS SUBMITTED & PROPOSED

SA 2798. Mr. INOUE submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes; which was ordered to lie on the table.

SA 2799. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2800. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2801. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2802. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2803. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2804. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2805. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2806. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2807. Mr. CORNYN submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2808. Mr. VITTER submitted an amendment intended to be proposed to amendment SA 2791 proposed by Ms. MIKULSKI (for herself, Mr. HARKIN, Mrs. BOXER, and Mr. FRANKEN) to the amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra.



amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2852. Mr. SANDERS submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2853. Mr. SANDERS submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

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SA 2858. Mr. SANDERS submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

SA 2859. Ms. SNOWE (for herself, Ms. LANDRIEU, and Mrs. LINCOLN) submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, supra; which was ordered to lie on the table.

#### TEXT OF AMENDMENTS

**SA 2798.** Mr. INOUE submitted an amendment intended to be proposed to amendment SA 2786 proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) to the bill H.R. 3590, to amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes; which was ordered to lie on the table; as follows:

At the end of subtitle D of title V, add the following:

#### SEC. 5316. DEMONSTRATION GRANTS FOR FAMILY NURSE PRACTITIONER TRAINING PROGRAMS.

(a) **ESTABLISHMENT OF PROGRAM.**—The Secretary of Health and Human Services (referred to in this section as the “Secretary”) shall establish a training demonstration program for family nurse practitioners (referred to in this section as the “program”) to employ and provide intensive, one-year training for nurse practitioners who have graduated from a nurse practitioner program not more than 18 months prior to commencing such training, for careers as primary care providers in Federally qualified health centers

(referred to in this section as “FQHCs”) and nurse-managed health clinics, in order to increase access to primary care in impoverished, urban, and rural underserved communities.

(b) **PURPOSE.**—The purpose of the program is to enable each grant recipient to—

(1) provide new nurse practitioners with a depth, breadth, volume, and intensity of clinical training necessary to serve as primary care providers in the complex settings of FQHCs and nurse-managed health clinics;

(2) train new nurse practitioners to work under a model of primary care, including the use of electronic health records, planned care and chronic care models, and interdisciplinary team-based care, that is consistent with—

(A) the principles of health care set forth by the Institute of Medicine; and

(B) the needs of vulnerable populations;

(3) create a model of FQHC- and nurse-managed health clinic-based training for nurse practitioners that may be replicated nationwide; and

(4) provide additional intensive learning experiences with high-volume, high-risk, or high-burden problems commonly encountered in FQHCs and nurse-managed health clinics, such as HIV/AIDS, prenatal care, orthopedics, geriatrics, diabetes, asthma, and obesity prevention.

(c) **GRANTS.**—The Secretary shall award grants to eligible entities that meet the eligibility requirements established by the Secretary, for the purpose of operating the nurse practitioner primary care programs described in subsection (a) in such entities.

(d) **ELIGIBLE ENTITIES.**—To be eligible to receive a grant under this section, an entity shall—

(1)(A) be a FQHC as defined in section 1861(aa) of the Social Security Act (42 U.S.C. 1395x(aa)); or

(B) be a nurse-managed health clinic, as defined in section 330A-1 of the Public Health Service Act (as added by section 5208 of this Act); and

(2) submit to the Secretary an application at such time, in such manner, and containing such information as the Secretary may require.

(e) **PRIORITY IN AWARDED GRANTS.**—In awarding grants under this section, the Secretary shall give priority to eligible entities that—

(1) demonstrate sufficient infrastructure in size, scope, and capacity to undertake the requisite training of a minimum of 3 nurse practitioners per year and the half-time employment of a qualified program coordinator;

(2) will provide that each such program will entail 12-full months of full-time, paid employment for each awardee, and will offer each awardee benefits consistent with the benefits offered to other full-time employees of such entity;

(3) will assign not less than 1 staff nurse practitioner or physician to each of 4 precepted clinics, in which the awardee is the primary provider for the patient, per week, and during such clinics, ensure that the assigned staff nurse practitioner or physician shall be available exclusively to the awardees and have no other assigned clinical or administrative duties;

(4) will provide to each awardee specialty rotations consisting of 3 sessions per week, either within or outside of the FQHC or nurse-managed health clinic, based upon the capability of the FQHC or nurse-managed health clinic to provide specialty training in prenatal care and women’s health, adult and child psychiatry, orthopedics, geriatrics, and at least 3 other high-volume, high-burden specialty areas, such as HIV/AIDS, dermatology, cardiology, diabetes, asthma, urgent care (minor trauma), and pain management;

(5) enable awardees to practice alongside other primary care providers so that the awardees may consult with such primary care providers as necessary;

(6) provide educational and didactic sessions on high-volume, high-risk health problems;

(7) have implemented (or will complete, not later than the beginning of the program, implementation of) health information technology, and will make use of an electronic training evaluation system;

(8) provide continuous training to a FQHC standard of a high performance health system that includes access to health care, continuity, planned care, team-based, prevention-focused care that includes the use of electronic health records and other health information technology;

(9) have a record of recruiting, training, caring for, and otherwise demonstrating competency in advancing the primary care of individuals who are from underrepresented minority groups or from a poor urban or rural, or otherwise disadvantaged background;

(10) have a record of training health care professionals in the care of vulnerable populations such as children, older adults, homeless individuals, victims of abuse or trauma, individuals with mental health or substance-related disorders, individuals with HIV/AIDS, and individuals with disabilities; and

(11) have a record of collaboration with other safety net providers, schools, colleges, and universities that provide health professions training, establish formal relationships, and submit joint applications with rural health clinics, area health education centers, and community health centers located in underserved areas, or that serve underserved populations.

(f) **ELIGIBILITY OF AWARDEES.**—

(1) **IN GENERAL.**—To be eligible for acceptance to a nurse practitioner training program funded through a grant awarded under this section, an individual shall—

(A) be licensed or eligible for licensure in the State in which the program is located as an advanced practice registered nurse or advanced practice nurse and be eligible or board-certified as a family nurse practitioner; and

(B) demonstrate commitment to a career as a primary care provider in a FQHC or in a nurse-managed health clinic.

(2) **PREFERENCE.**—In selecting awardees under the program, each recipient of a grant under this section shall give preference to bilingual candidates that meet the requirements described in paragraph (1).

(3) **DEFERRAL OF CERTAIN SERVICE.**—The starting date of required service of individuals in the National Health Service Corps Service program under title II of the Public Health Service Act (42 U.S.C. 202 et seq.) who receive training under this section shall be deferred until the date that is 90 days after the completion of the program.

(4) **AWARDEE DEFINED.**—In this section, the term “awardee” means an individual who has been accepted into a nurse practitioner training program funded through a grant awarded under this section.

(g) **DURATION OF AWARDS.**—Each grant awarded under this section shall be for a period of 3 years. A grant recipient may carry over funds from one fiscal year to another without obtaining approval from the Secretary.

(h) **GRANT AMOUNT.**—Each grant awarded under this section shall be in an amount not to exceed \$600,000 per year, as determined by the Secretary, taking into account—

(1) the financial need of the FQHC or nurse-managed health clinic, considering Federal, State, local, and other operational