

hardworking Americans. It will help the economy. It will help make a more accurate credit reporting score.

I reserve the balance of my time.

Mr. BACHUS. Mr. Speaker, the gentlewoman talked about certain situations. Let me say that I am sympathetic to the purpose of this bill. You will see there are three Republican cosponsors on the bill. What I'm saying and what, I think, the American people are beginning to say pretty loudly is that they are uncomfortable with the government's making these decisions as to what will be disclosed and what will be withheld. I think the American people are sympathetic. I don't know of a family in America who has not faced a medical emergency or who has not faced a relative or a family member who has had a large medical bill. So it sounds like something that would benefit people who have gone through medical crises.

With each example of that, you could select another example of someone, let's say, who had had elective surgery or a type of plastic surgery who then had just not paid his bills for a few years. That might be an example to which we would all say, well, that wasn't intended, and that information would not be shared with lenders or with a landlord or whomever.

As I say, I think that this is something Congress can decide, and you obviously have some bipartisan support for this bill.

Mr. JOHNSON of Georgia. Mr. Speaker, today I rise in support of H.R. 3421, the Medical Debt Relief Act of 2009, which will ease the financial burden shouldered by American families facing unaffordable but necessary health care expenses.

Millions of Americans—especially unemployed Americans—struggle to afford the health care they need. Illness can befall anyone, and the financial burdens can be devastating. According to a joint study conducted by Harvard Law School and Harvard Medical School, almost half of Americans who file for bankruptcy do so because of medical expenses. In my district, there were 2,200 health care related bankruptcies in 2008 alone.

The Medical Debt Relief Act will ensure that Americans who have paid or settled their medical debt in full will have that medical debt removed from their credit records. Americans who are no longer indebted by medical expenses should not continue to be penalized and suffer from compromised financial standing and poor credit simply because they needed more time to fully pay off medical bills that can often be insurmountable.

I supported the historic health care reform we passed this Congress because I believe that quality health care should not be a privilege reserved for those with means. The Medical Debt Relief Act, is another step in the right direction. I support this legislation because it will protect Americans from some of the unnecessary, lifelong financial hardships that can arise from illness.

I hope my colleagues will join me and other bipartisan supporters of this common sense legislation to improve quality of life and financial security for hard working American families that have fully paid off or settled their medical debt.

Mr. BACHUS. I yield back the balance of my time.

Ms. KILROY. This is a bill that will help millions of Americans, and I ask my colleagues for their support.

Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. CRITZ). The question is on the motion offered by the gentlewoman from Ohio (Ms. KILROY) that the House suspend the rules and pass the bill, H.R. 3421, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. BACHUS. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX and the Chair's prior announcement, further proceedings on this motion will be postponed.

The point of no quorum is considered withdrawn.

#### SMALL BUSINESS JOBS ACT AMENDMENT

Mr. MILLER of North Carolina. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 6191) to amend the Small Business Jobs Act of 2010 to include certain construction and land development loans in the definition of small business lending.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 6191

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

#### SECTION 1. AMENDMENT.

Section 4102(18)(A) of the Small Business Jobs Act of 2010 is amended by adding at the end the following new clause:

“(V) CONSTRUCTION, LAND DEVELOPMENT, AND OTHER LAND LOANS.—

“(I) IN GENERAL.—Loans secured by real estate—

“(aa) that are made to finance—

“(AA) land development that is preparatory to erecting new structures, including improving land, laying sewers, and laying water pipes; or

“(BB) the on-site construction of industrial, commercial, residential, or farm buildings;

“(bb) that is vacant land, except land known to be used or usable for agricultural purposes, such as crop and livestock production;

“(cc) the proceeds of which are to be used to acquire and improve developed or undeveloped property; or

“(dd) that are made under title I or title X of the National Housing Act.

“(II) CONSTRUCTION INDUSTRY REQUIREMENT.—Subclause (I) shall only apply to loans that are extended to small business concerns in the construction industry, as such term is defined by the Secretary in consultation with the Administrator of the Small Business Administration.

“(III) CONSTRUCTION DEFINED.—For purposes of this clause, the term ‘construction’

includes the construction of new structures, additions or alterations to existing structures, and the demolition of existing structures to make way for new structures.”.

#### SEC. 2. EFFECTIVE DATE.

This Act, and the amendments made by this Act, shall take effect on the later of the following:

(1) The date of the enactment of this Act.

(2) The date of the enactment of the Small Business Jobs Act of 2010.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from North Carolina (Mr. MILLER) and the gentleman from Minnesota (Mr. PAULSEN) each will control 20 minutes.

The Chair recognizes the gentleman from North Carolina.

#### GENERAL LEAVE

Mr. MILLER of North Carolina. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

Mr. MILLER of North Carolina. I yield myself such time as I may consume.

Mr. Speaker, this bill amends the Small Business Lending Fund legislation that the President signed just yesterday. The bill is identical to a House amendment that passed 418-3 but was left out of the other body's version of the legislation for reasons that surpass understanding.

□ 1810

This bill, like the amendment, adds land acquisition and construction loans to the loans that qualify for the Small Business Lending Fund. The sad truth is that in many—really, most—parts of the country this bill will not have a lot of effect right away. Under the SBLF, community banks are on the hook if they make loans that don't get paid back, and they're going to steer clear of acquisition, development, and construction loans for home building until the demand for new housing improves.

Around the country, there is an enormous inventory of existing homes, on or off the market. Because so much of the foolishness that led to the financial crisis was connected to housing, the housing sector of our economy remains very sick and won't get well right away. There are millions of foreclosed homes and homes destined for foreclosure. Mr. Speaker, I wish everyone in Washington felt the urgency that I feel about fixing that problem.

But there are markets now that have a demand for new homes and home builders cannot get credit, ordinary loans, because of pressure from regulators on the smaller banks not to make real estate loans, not to make dirt loans.

That indiscriminate refusal to lend for residential construction is killing jobs. We've lost 3 million jobs in the last 5 years in home construction and related industries. The jobs we've lost

are jobs for the working man and woman: carpenters, plumbers, electricians, masons, painters, roofers, landscapers, and on and on. We've got to get as many of those working men and women back to work as soon as we can.

And as the economy recovers, there will be an enormous pent-up demand for new housing. Catching up with that demand can be part of the virtuous cycle of recovery coming out of a recession as it has been in the past. Home construction now is probably about a third of the natural demand for new housing that's created by new household formation, replacement of obsolete housing, and second home purchases.

As the economy recovers, young adults are going to move out of their parents' home or out of the apartment they're sharing with three or four roommates, and dilapidated housing will be torn down and replaced by new construction. We need to make sure that home builders can get credit to meet that pent-up demand and put more men and women back to work, and that's what this bill does.

I reserve the balance of my time.

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

Mr. Speaker, I also want to rise in support of my colleague Mr. MILLER's bill to amend the Small Business Jobs Act of 2010, but I'd also like to point out the irony is that we are here on the floor the day after, of course; the President signed the bill just 1 day ago.

You know, this bill would allow construction, land development, and other land loans to be included in the program, which is important, and I commend Mr. MILLER's efforts to make sure that all small businesses will be eligible under this program.

I appreciate also what my colleagues are also trying to do, but I do believe that if we're really going to be focused on helping the small business community, we need to bring some certainty to the market and to the economy for them. Right now many small businesses are struggling with the uncertainty, not knowing what regulations this Congress is going to come up with next on health care or on cap-and-trade legislation; and most importantly now, rather than additional bailout programs, I do think we need to be talking more down the road, hopefully tomorrow, about extending the tax cuts rather than having tax increases that will take place on January 1.

So that hostile business environment also is going to hurt the small business community, but I commend the gentleman for his work on this legislation.

I yield back the balance of my time.

Mr. MILLER of North Carolina. Mr. Speaker, I have no further requests for time, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from North Carolina (Mr. MILLER) that the House suspend the rules and pass the bill, H.R. 6191.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

#### WOUNDED WARRIOR AND MILITARY SURVIVOR HOUSING ASSISTANCE ACT OF 2010

Mr. MINNICK. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 6058) to ensure that the housing assistance programs of the Department of Housing and Urban Development and the Department of Veterans Affairs are available to veterans and members of the Armed Forces who have service-connected injuries and to survivors and dependents of veterans and members of the Armed Forces.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 6058

*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 "Wounded Warrior and Military Survivor Housing Assistance Act of 2010".

#### SEC. 2. AVAILABILITY OF HOUSING PROGRAMS.

The Secretary of Housing and Urban Development and the Secretary of Veterans Affairs shall take such actions as may be necessary to ensure that the housing assistance programs administered by such Secretaries, including mortgage insurance and home loan programs, are accessible by and available to, and address the particular needs and circumstances of, veterans and members of the Armed Forces who have service-connected injuries and survivors and dependents of veterans and members of the Armed Forces.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Idaho (Mr. MINNICK) and the gentleman from Minnesota (Mr. PAULSEN) each will control 20 minutes.

The Chair recognizes the gentleman from Idaho.

#### GENERAL LEAVE

Mr. MINNICK. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

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

Mr. Speaker, this bill directs the Secretary of Housing and Urban Development and the Veterans Administration to meet the needs of our veterans with service-related injuries and their families with their housing and mortgage programs.

As importantly, the bill asks that HUD and the VA help the survivors and families of these courageous people with respect to these matters. I compliment my colleague from Minnesota (Mr. PAULSEN) for his leadership in introducing this legislation and urge my colleagues to pass this bipartisan bill.

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

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

Mr. Speaker, I also rise today in strong support of H.R. 6058, the Wounded Warrior and Military Survivor Housing Assistance Act, and I also want to thank my freshman colleague for offering his support of this measure and co-sponsorship as well.

A few weeks ago, I had the unfortunate honor of meeting the widow of a serviceman who had graduated from high school in my hometown of Eden Prairie and someone who had served in Afghanistan. And since she was in Washington, D.C. for her husband's burial at Arlington National Cemetery, she'd asked to come and meet with me so she could share some of the challenges that she was facing in the midst of her crisis. She had an exhaustive list of concerns, actually, that she was trying to juggle through in the midst of the ceremony taking place for her husband.

At the top of her list, the top priority was essentially wondering how she was going to be able to pay her mortgage now that the family was no longer receiving any income, and the monthly burden of her mortgage was something she had never really had to think about during her husband's entire military career, which had gone on for a long time.

While there are certainly many current provisions in law that try to help people remain in their homes when they come upon some difficult financial problems, I believe that these programs should take into account the special needs of survivors, of dependents, and those with service-connected injuries. That is why I introduced the legislation, the Wounded Warrior and Military Survivor Housing Act with Mr. MINNICK. This legislation directs the Secretaries of HUD and the VA to make sure that their housing programs do indeed address the needs of survivors and dependents as well as those who have those service-related injuries.

Mr. Speaker, these are families that have made great sacrifices. These are families that have basically allowed the rest of us to enjoy, and all Americans to enjoy, the freedoms that we have, more freedoms that are unprecedented ever in human history. The least we can do, I think, is recognize those special needs and make sure that we are giving them tools to help them adjust to the changes now that have taken place in their lives.

Mr. Speaker, I would appreciate support for the legislation.

Mr. Speaker, I yield such time as he may consume to the ranking member of the committee, the gentleman from Alabama (Mr. BACHUS).

Mr. BACHUS. Let me say this to both gentlemen offering this legislation: As the father of a marine, I want to commend you for doing this. These young men and women are our true heroes of