Mr. Speaker, I am proud to cosponsor a new one yesterday that will finally provide some certainty for young people who want to do nothing more than work hard, play by the rules, and contribute to make our country, the only country they know, the United States of America, even greater.

COMMUNICATION FROM THE CLERK OF THE HOUSE

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

OFFICE OF THE CLERK, HOUSE OF REPRESENTATIVES, Washington, DC, January 17, 2018.

Hon. Paul D. Ryan, 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 January 17, 2018, at 11:20 a.m.:

Appointment:

Health Information Technology Advisory Committee.

With best wishes, I am Sincerely,

KAREN L. HAAS.

PROVIDING FOR CONSIDERATION OF H.R. 3326, WORLD BANK ACCOUNTABILITY ACT OF 2017, AND PROVIDING FOR CONSIDERATION OF H.R. 2954, HOME MORTGAGE DISCLOSURE ADJUSTMENT ACT

Mr. BUCK. Mr. Speaker, by direction of the Committee on Rules, I call up House Resolution 693 and ask for its immediate consideration.

The Clerk read the resolution, as follows:

H. RES. 693

Resolved, That at any time after adoption of this resolution the Speaker may, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3326) to increase accountability, combat corruption, and strengthen management effectiveness at the World Bank. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services. After general debate the bill shall be considered for amendment under the five-minute rule. It shall be in order to consider as an original bill for the purpose of amendment under the five-minute rule the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill. The committee amendment in the nature of a substitute shall be considered as read. All points of order against the committee amendment in the nature of a substitute are waived. No amendment to the committee amendment in the nature of a substitute shall be in order except those printed in part A of the report of the Committee on Rules accompanying this resolution. Each such amendment may be offered only in the order printed in the report, may be offered only by a Member des-

ignated in the report, shall be considered as read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, shall not be subject to amendment, and shall not be subject to a demand for division of the question in the House or in the Committee of the Whole. All points of order against such amendments are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. Any Member may demand a separate vote in the House on any amendment adopted in the Committee of the Whole to the bill or to the committee amendment in the nature of a substitute. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions.

SEC. 2. Upon adoption of this resolution it shall be in order to consider in the House the bill (H.R. 2954) to amend the Home Mortgage Disclosure Act of 1975 to specify which depository institutions are subject to the maintenance of records and disclosure requirements of such Act, and for other purposes. All points of order against consideration of the bill are waived. The amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill, modified by the amendment printed in part B of the report of the Committee on Rules accompanying this resolution, shall be considered as adopted. The bill, as amended, shall be considered as read. All points of order against provisions in the bill, as amended, are waived. The previous question shall be considered as ordered on the bill, as amended, and on any further 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 with or without instruc-

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

Mr. BUCK. Mr. Speaker, for the purpose of debate only, I yield the customary 30 minutes to the gentleman from Colorado (Mr. Polis), 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.

\square 1230

GENERAL LEAVE

Mr. BUCK. Mr. 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 gentleman from Colorado?

There was no objection.

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

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

This rule makes in order two bills reported favorably by the Committee on Financial Services. In addition, the rule makes in order a majority of the amendments submitted.

These bills were the subject of hearings in the Financial Services Com-

mittee, and both were marked up and reported favorably to the House. Both bills received bipartisan support in the committee, and I expect that we will see bipartisan support for both bills on the floor this week.

Mr. Speaker, formed in 1944, the World Bank is the oldest multilateral development bank. As a post-World War II effort of international cooperation, the goal of the World Bank was to fund reconstruction efforts in war-torn nations.

In 1960, the United States pushed for the creation of the International Development Association within the World Bank. Where the original World Bank division funded middle-income countries, the IDA was created to make concessional loans; that is, loans with low interest rates and long repayment periods to the world's poorest countries.

The number of countries served by the IDA currently stands at 75. The IDA is typically the single largest source of funding for critical social programs in these low-income countries. However, the bill before us reduces the United States' contribution to the IDA.

The IDA is funded through replenishments by donor countries. We are currently in the 18th replenishment period, known as IDA-18. The bill reduces the United States' contribution in IDA-18 by 15 percent. Further, the bill requires that the Treasury Department certify that the World Bank reform its practices and lending controls in relation to the IDA.

A 2016 report commissioned by the World Bank reveals serious problems with one particular IDA project in Uganda. While IDA's role is to reduce inequality and support the development of civil society, the report outlines numerous failures to achieve these objectives on the part of the IDA.

The report details how IDA financing of a project in Uganda led to systemic spreading of HIV/AIDS, sexual abuse of minors, child labor, retaliation against local citizens, gender-based violence, and other gross abuses of powerless Ugandans. While the IDA took several steps, including withdrawing some loans from this particular project, there is much concern that this project is indicative of many others.

The House Committee on Financial Services held a hearing at which testimony was received from the International Consortium of Investigative Journalists indicating that governments that allow or participate in the abuse of their citizens and the subjugation of the poor have not been turned away by the World Bank.

The testimony reads in part: "We found instead that the bank repeatedly funded governments that not only failed to adequately resettle communities, but in some cases were accused of human rights abuses such as rape, murder, and violent evictions associated with bank projects. We found in several cases that the World Bank continued to bankroll these borrowers

even after evidence of these abuses came to light."

Mr. Speaker, the IDA has a quality control problem, and we are right in reducing their funding.

As if the abuse of citizens by corrupt governments is not enough, the committee has also uncovered evidence that the World Bank has serious internal problems as well.

According to the World Bank's Independent Evaluation Group, World Bank staff has long been incentivized to simply get more loans out the door without any incentive to ensure the quality of the projects. This has been a long-standing trend documented since the early 1990s.

But it is not just perverse incentives. The World Bank has not focused enough on rigidly guarding itself against internal corruption. A professor from Caltech testified before the committee that it was common for World Bank projects to be captured by corrupt governments and that World Bank staff try to suppress corruption investigations.

She said: "Corruption investigations can shut down projects and derail careers. They are also inconvenient for senior management in the bank who are balancing delicate relationships with their country clients."

Due to these problems, the underlying bill protects American taxpayers by withholding funding from the World Bank until these deficiencies are fixed.

Mr. Speaker, not only should we be holding international organizations accountable, we should also be holding our own government accountable, and the second bill made in order under this rule does just that.

In 2011, Dodd-Frank transferred to the Consumer Financial Protection Bureau regulatory authority over home mortgages. Since then, CFPB has made information reporting by lenders more extensive.

The impact of these increased regulations has led to greater costs to lenders. Consequently, smaller lenders have had to pass on these costs directly to potential borrowers. This has reduced access to affordable credit to borrowers who would typically seek out smaller lending institutions.

The underlying bill is simple: exempt small lenders from CFPB's onerous reporting requirements.

Under the leadership of Chairman Hensarling, House Republicans have consistently put forward a plan to reform the CFPB. However, until we can pass broader reforms, we should do everything we can to protect Americans from harmful regulations pushed on them by the CFPB.

Today, we have two bills before us that hold powerful organizations accountable to American taxpayers.

Mr. Speaker, I urge my colleagues to support this rule and these bills, and I reserve the balance of my time.

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

I thank the gentleman for yielding me the customary 30 minutes.

Mr. Speaker, once again, Congress finds itself rushing to try to pass legislation to keep the government open; ensure that our youngest, most vulnerable Americans have access to health insurance; and protect young, aspiring Americans from being deported from the only country they have known as home. Yet here we are debating other things with the clock running out in the eleventh hour—issues that, no doubt, have a few people here and there who care about them, but zero people have called my office on, Mr. Speaker.

My constituents are demanding that we address access to the childhood healthcare insurance program and demanding that we act on the DREAMers with the deadline approaching and 100-plus DREAMers every day losing their status.

It sounds like, from all we are hearing, that the House is going to consider yet another short-term spending bill to maybe keep the government running for another 4 weeks or 6 weeks. It is actually the fourth short-term spending bill for this year, not allowing the Department of Defense to plan to keep our country safe and not allowing any of the departments across the Federal Government to make any of the investments they need or have any degree of certainty that contractors will be paid.

It is no way to govern, Mr. Speaker. Part of the reason that we are left doing this is we are using our precious floor time on all of these other issues like the ones before us today.

It is not that these issues don't deserve their day in the sun, and we will talk about them for the rest of the day today, apparently, but we are facing the closure of the entire Federal Government in 3 days if we don't act. We are doing the equivalent of fiddling while Rome burns. This is an absurd exercise in doing some narrowly tailored special interest bills rather than addressing what we all know to be the 1,000-pound gorillas in the room.

Seniors, military veterans, and people with disabilities shouldn't have to question whether they will actually receive their benefits month to month because we don't know whether the government will remain open. In the meanwhile, Republicans, Democrats, and the White House are all trying to put forward bipartisan solutions for the hundreds of thousands of Deferred Action for Childhood Arrivals recipients and DREAMers, and we could be debating that on the floor and putting together the final package now to do that by this Friday. But instead, we are discussing these bills that my constituents aren't telling me that they are sending me to Washington to pass.

A lot of my colleagues say that the deadline for DACA isn't until March, but, in reality, over 100 deferred action DREAMers every day lose their protected status as their benefits expire. Every day the Republicans fail to act, they are creating over 100 more illegal immigrants in this country. If Republicans fail to act by March, they will

have created over 800,000 more people here illegally in our country.

We have about 18,000 DŘEAMers in Colorado able to work legally today. They have come from countries near and far in search of a better life for themselves and their families. They grew up in our schools, sports teams, cheerleaders, don't know any other country, and many of them don't speak any other language.

One DREAMer that I have gotten to know from Colorado is Anarely, whose family stayed in Colorado to help take care of their grandmother. Anarely is a triple major at Colorado State University, studying political science, ethnic studies, and international relations. She has built a life in Colorado—the only life she knows—and continues to build a bright future in the U.S. if we can give her the certainty with regard to her legal ability to work and, of course, take her place alongside other American citizens.

What makes America so great is we are a country of immigrants made up of people from all backgrounds, all quarters of the world. We embrace people from different cultures and different countries. We value the contributions based on the individual and the values of individual responsibility and hard work. That is what makes our country and our communities vibrant and our economy successful.

Mr. Speaker, a group of bipartisan House and Senate Members are working together to find a solution to protect DREAMers and improve border security. I am proud to cosponsor the USA Act, which we dropped yesterday with Mr. Hurd and Mr. Aguillar which would provide DREAMers long-term protections and improve our border security to prevent this kind of situation from happening again.

But instead of legislation that addresses long-term funding or protects aspiring Americans, here we are bringing bills to talk around the fringes about consumer protections and, of course, a bill that would chip away at reproductive health rights.

The rule we are debating today considers two pieces of legislation that are not anything to do with the expiration at the end of this week of government funding or the over 100 DREAMers who lose their status every day—the Home Mortgage Disclosure Act and the World Bank Accountability Act.

The Home Mortgage Disclosure Act has long been a tool to monitor the mortgage lending practices and patterns of financial institutions to ensure equal and fair access to credit. The information that lenders are required to report shows that they are meeting the housing financing needs of their communities. HMDA data is very important in fair lending assessments and helps make determinations of where to target community development resources.

Congress has made changes to HMDA as a response to legitimate concerns about the role that widespread predatory lending played in the financial

crisis. The Consumer Financial Protection Bureau was charged with updating how lenders report HMDA.

The Consumer Financial Protection Bureau adopted a standard for the new reporting requirements that took into account the burdens imposed on banks by new standards to ensure that the data is being reported to monitor fair lending practices to prevent another systemic meltdown like we had in 2008 and 2009.

The Consumer Financial Protection Bureau even temporarily raised the reporting threshold eliminating the need for low-volume banks to report through 2019, in order to conduct research to determine the right way to document open-ended loans. We should not codify this threshold, removing the flexibility of the agency that we in Congress set up to prevent another financial meltdown. It would literally tie their hands and prevent them from acting, even if there was a need to, to prevent a financial meltdown.

I strongly support regulatory relief for community banks and small financial institutions. This bill would actually exempt 85 percent of depository financial institutions and 48 percent of nondepository lenders.

Congress should want to encourage increased access to housing finance and combat unlawful practices that can prey on vulnerable home buyers or lead to systemic risk which leads to people coming to this town demanding another Republican taxpayer bailout.

This rule also considers debate for H.R. 3326, the World Bank Accountability Act—another issue that does not relate to the expiration of government funding at the end of the week, does not relate to the illegal aliens that the Republicans are creating every day, and does not relate to the Children's Health Insurance Program expiring.

What it does is it places a restriction on funding to the World Bank International Development Association again, something I am not hearing from my constituents on, that they are not sending me to Washington and demanding that I take action on-and try to get them to reform to improve their management accountability and fight extremism, which I am sure is fine. It is true that, of course, they probably need to improve accountability and oversight, and Congress can have this discussion, but here we are, backs to the wall, the government is about to close, DREAMers are facing deportation, children are going without healthcare, and, yes, of course, World Bank accountability, great, let's discuss it, but can't we do it next week after we get through this?

In fact, I believe the Republicans are sending us all on vacation next week. I think most Americans wish they had 10 days off at the end of January. I don't understand this. It makes no sense. I think Congress is about to do a last-minute funding bill and then send every Member of Congress on a 10-day

vacation saying: Good job, we dealt with World Bank accountability. That is what the voters want. Forget about government shutdowns, forget about Republicans creating more illegal aliens, forget about Republicans plunging our Nation deeper into debt with their tax-and-spend policies. That is where we are headed, Mr. Speaker.

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Of course, we should have a debate on the best way to make reforms in the U.S. and engage the World Bank to encourage those reforms.

Again, fiddling while Rome burns, Mr. Speaker, it is a common theme over here, and the American people are seeing through it, which is why the approval rating of this institution is under 15 percent—no shock.

We can be debating World Bank accountability every day for the next year if you want. That is why people think this body is out of touch. We are just not addressing or dealing with the issues the American people sent us here to deal with: skyrocketing debt; over 12 million people who are here illegally, and yet this Congress fails to take up comprehensive immigration reform; expiration of the Children's Health Insurance Program; fixing the Affordable Care Act.

Withholding funds to the IDA has a lot of positives and negatives. We could influence them to act. Others fear it could punish people in the developing world. It could hamper their ability to fight famine. It could force the necessary reforms.

Again, fine, we will have that discussion under this rule for an hour or two and Congress will debate that. Congress will pass a bill, and we will see whether the Senate even takes it up. They often don't.

But, again, it is backs to the wall, fiddling while Rome burns, the eleventh hour, record debt, Republicans creating more illegal immigrants every day, and here we are debating accountability for different aid programs.

The 15 percent must be, like, the family members and cousins of the Republican Members. I don't know anybody who is satisfied with this Congress, Mr. Speaker.

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

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

Mr. Speaker, I remind my friend from Colorado that the House did pass the Children's Health Insurance Program bill in November. We did send it to the Senate. Perhaps if he could talk to the leadership in his party over in the Senate, we could get that bill passed in the Senate instead of blocked, and we could deal with a very important issue, an issue in Colorado that is absolutely essential, because the money is running out in Colorado, one of the few States where it is even more important than many of the other States.

I appreciate my colleague's concern on this issue. I share his concern. The House acted responsibly in a broad, bipartisan bill. Hopefully, we can get our friends over in the Senate to get more done.

Mr. Speaker, I yield 5 minutes to the gentleman from Minnesota (Mr. EMMER), my good friend and the sponsor of one of the bills today.

Mr. EMMER. Mr. Speaker, every citizen in our Nation deserves a chance to achieve their American Dream. For thousands across the country, their American Dream consists of owning a home or starting their own business. Some laws have proven helpful in achieving this dream; others have created obstacles by codifying government overreach.

In 1975, the Home Mortgage Disclosure Act was enacted. This important law exposed and helped eliminate discriminatory lending practices, particularly against minorities. In short, this law helped more Americans realize their dream of owning a house.

Over the years, however, the disclosure required by the law has expanded away from the original intent and has actually become an obstacle preventing small, medium, and local lenders from helping aspiring homeowners.

In 2015, the Dodd-Frank-created agency, the Consumer Financial Protection Bureau, or CFPB, demanded from lenders more than double the amount of data originally required under the Home Mortgage Disclosure Act. That double-the-data rule took effect on the first of this month.

Larger financial firms are able to adapt. In fact, most, if not all, continue to be in the home mortgage business; but for smaller financial firms, for the family-owned bank on Main Street, USA, the double-the-data rule means making fewer mortgages or none at all. This unintended result is something each of us has heard over and over again in our home districts.

Again, these are not the Wells Fargos, Bank of Americas, or J.P. Morgans. These are the small guys on Main Street, in small towns all across Minnesota and our country.

As a direct result of having fewer and fewer small, medium, and local lenders in the home mortgage business or offering the capital necessary for their neighbor's small business to get off the ground, the CFPB's rule has put the American Dream out of reach for many Americans.

Mr. Speaker, today we have an opportunity to rightsize government regulation to create more opportunity. We have the opportunity to encourage small and medium financial institutions in our local communities to keep their doors open, to make mortgages again, to make loans to would-be entrepreneurs, in short, to fund the dreams of their neighbors and friends. We have the opportunity to expand not the law but, rather and instead, the number of Americans who can own a home or start their own business.

I first introduced the Home Mortgage Disclosure Adjustment Act when I came to Congress in 2015. It is a bill that will keep the original intent of the 1975 HMDA law. Nothing will overwrite or exempt any financial institution, big or small, from reporting data related to race or gender. It is a bill that will put a stop to the loss of lenders we see in our home districts by providing desperately needed regulatory relief for Main Street banks and credit unions. I am proud to say it is a bill that has been perfected with input from both sides of the aisle and in both Chambers.

Our goal today shouldn't be to expand the law. Our goal today should be to expand the number of Americans who want to get one step closer to achieving their American Dream, whether it is owning a home or starting a business. Mr. Speaker, H.R. 2954 will help us achieve this goal.

If my colleagues share the goal, then I ask you to vote "yes" on H.R. 2954 and pass the Home Mortgage Disclosure Adjustment Act.

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

Mr. Speaker, last week, President Trump tweeted: "The Democrats are all talk and no action. They are doing nothing to fix DACA." That is deeply insulting to those of us who have worked so hard for years. I was even here when the Democrats passed the DREAM Act in December of 2010.

This is the 18th time we have attempted to bring up the bipartisan bill, H.R. 3440. We are about to do it again with my colleague, Mr. GoMEZ. The Dream Act makes our position clear. We want immigration policies that make America safer. We want to make sure that our aspiring, de facto Americans can take their place alongside of us with the rights and responsibilities of citizenship.

Unfortunately, President Trump made his position clear, as well. I am not sure which position; he changes every other day. But at times, he said he will sign whatever we do. At other times, he said:

My standard is very simple: America first, and Make America Great Again.

That is an easy one. This bill we bring up if we defeat the previous question will absolutely make America greater. According to the conservative think tank CATO, repealing DACA would actually cost the government over \$60 billion, reduce economic growth by \$280 billion, and make us all poorer.

We just want to make America wealthier, make us better, and recognize the aspiring Americans and let them work hard and play by the rules and pay taxes and live the American Dream. That is an America first policy that we can all get behind.

This is the 18th attempt here to do this. But I am a Jewish American, and 18 is actually a lucky number. "Chai" means "life," when you do the numerology. Mr. Gomez is lucky to be here for number 18. For our Jewish friends watching on C-SPAN, Mr. Speaker,

they will recognize that. It is kind of like seven. I don't know if seven is a Christian lucky number or pagan or what, but I have heard seven is a lucky number, too.

But 18 means life, and this is life for the DREAMers. That is what Mr. Gomez's motion is all about: it is letting young people who have that uncertainty and don't even know if they can go to their job and work hard come March, or even come today or tomorrow for the over 100 a day whose status is expiring.

I really hope that my Republican colleagues join Mr. GoMEZ and me in defeating the previous question so we can bring up H.R. 3440, the Dream Act, which would pass this body, Mr. Speaker. You and I know that. It is bipartisan, bicameral. It would help thousands of young people who are Americans in every single way—de facto Americans, aspiring Americans—except on paper.

Mr. Speaker, I ask unanimous consent to insert the text of my amendment in the RECORD, along with extraneous material, immediately prior to the vote on the previous question.

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

There was no objection.

Mr. POLIS. Mr. Speaker, I yield 4 minutes to the gentleman from California (Mr. GOMEZ) to discuss our proposal for the 18th time: chai, or life.

Mr. GOMEZ. Mr. Speaker, I rise today to ask my colleagues about the American Dream and why their families came to our great country.

Was it to build a better future for their children so they could live and attend school in the greatest country in the history of the world?

Was it so they could work and live in a safe place without fear of violence?

Was it because they knew that, if they came here, no matter where they are from, no matter what God they worship, if they work hard, contribute to our country, and believe in the ideals of America that all men and women are created equal, then you deserve a place here in the United States of America?

The answer to these questions is "yes." Our ancestors and parents came to the United States for all these reasons and more.

That answer holds true for hundreds of thousands of DREAMers and their parents who live and work and attend school here in the United States without fear of deportation thanks to DACA. Yet, on September 5, the Trump administration destroyed the American Dream for 800,000 young people and their families by recklessly terminating DACA.

One of those 800,000 DREAMers is Itayu Torres, a proud DACA recipient from my district, the 34th Congressional District of California. She was born in Oaxaca, Mexico, and arrived in my district before she turned 1. The United States is the only place she has

ever known as her country, and she is as American as you and I, but she was forced to live with the burden of her legal status.

At the age of 14, she found out she didn't have legal status when she tried to travel out of State to play in a soccer tournament. That fear of being deported if she left her State of California prevented her from leaving.

But her life changed when she became a DACA recipient. Thanks to DACA, she enrolled in a liberal arts college in Maryland. She no longer had to live in crippling fear as she goes about her day-to-day life.

DREAMers like Itayu deserve the chance to succeed and contribute to our great country. That is why I urge my colleagues to defeat the previous question, so we can bring up the Dream Act to give 800,000 DREAMers a shot at the American Dream.

Mr. BUCK. Mr. Speaker, I yield 5 minutes to the gentleman from Kentucky (Mr. BARR), chair of the Subcommittee on Monetary Policy and Trade.

Mr. BARR. Mr. Speaker, I rise today in support of this combined rule that will enable the people's House to consider both the World Bank Accountability Act and the Home Mortgage Disclosure Adjustment Act.

Before I speak about why I support this rule, I do want to respond to the other gentleman from Colorado saying that this House is not doing the people's business. In fact, this House is dealing with year-end spending, and we are doing it right now. We are working on immigration reforms. To suggest otherwise is simply not true.

In fact, on year-end spending, this House passed all appropriations bills ahead of time, ahead of schedule, before the end of the fiscal year. Those bills were sent over to the Senate.

This House also dealt with the issues related to the Children's Health Insurance Program, dealt with community health centers and a whole range of other issues. Those pieces of legislation went over to the Senate.

So the issue is really with the Senate, it is not with this House.

Furthermore, this House has passed historic tax reform that has become law. It has passed over 16 Congressional Review Acts rolling back Obama-era regulations and rules that were holding back our economy. The result is millions of jobs were created and the best economy we have seen in a decade.

So it is just simply not true to suggest that this House is not doing the people's business. We are dealing with some important additional issues this week. We can do both: plan for the year-end spending debates with the Senate and also reauthorize the World Bank.

The World Bank's mission is to reduce poverty around the globe. However, during congressional oversight hearings, it has become clear that the World Bank is falling short of its antipoverty mission.

As early as 1992, outside reviews of the World Bank—and, later, its own reviews—concluded that a "pressure to lend" on staff, through the staff evaluation process, has created perverse incentives for some World Bank employees to focus on loan volume in order to receive a raise or a promotion rather than what really matters, which is poverty reduction outcomes.

In addition, there are numerous examples of where the very group of people that was supposed to be helped through World Bank assistance was actually harmed by a corrupt government or its cronies. From violent evictions to rape, to murder, the list of human rights violations goes on and on

One of the most egregious examples of human rights violations was the Uganda crisis, where contractors were sexually abusing a dozen or more girls, and it took the World Bank years to stop it. Even more perplexing, the World Bank's country manager for the Uganda project was, disturbingly, promoted to become World Bank country director for the Democratic Republic of the Congo, where allegations, not surprisingly, of sexual and gender-based violence have resurfaced in 2017.

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For these reasons and more, I support the World Bank Accountability Act, which requires the World Bank to fix its problems or face a 15 to 30 percent reduction of the U.S. contribution to the World Bank's International Development Association fund, or, as it is commonly called, IDA.

More specifically, the bill authorizes \$3.3 billion for IDA over the next 3 years and mandates that the World Bank must align its incentives for employees with the World Bank's goals of poverty reduction, ending the "pressure to lend" problem that is prevasive today. Throwing money at this problem is not the answer, but getting results and doing so without these kind of terrible, horrific scandals is critically important.

The legislation also requires the World Bank to fix failures identified in the Uganda sexual abuse crisis so that nothing like that ever happens again.

Additionally, the legislation requires the World Bank, through its various tools, to support property rights, due process of law, and economic freedom. The World Bank must also demonstrate that none of its resources have been used to fund terrorism, and must also improve its ability to detect and minimize corruption. If the World Bank does all of these commonsense reforms, then it will receive its full U.S. contribution for IDA. But if it fails to do this, then the World Bank doesn't deserve the full funding backed by U.S. taxpayers.

Mr. Speaker, I also am a strong supporter of the Home Mortgage Disclosure Adjustment Act. This much-needed legislation exempts community financial institutions, such as small

banks and credit unions, from the onerous doubling of Home Mortgage Disclosure Adjustment Act reporting requirements if they make 500 or fewer mortgages and 500 or fewer home equity lines of credit each of the preceding 2 years.

The lenders I have spoken to say that, without relief, they will have to devote more resources to compliance costs, rather than deploying more capital into our economies to benefit working families and businesses.

Instead of having to collect superfluous redundant data, let's allow and liberate our community financial institutions to do what they want to do, and what they should be doing, in their core mission, and that is serving their customers and providing loans.

Mr. Speaker, I thank Congressman EMMER for his hard work on the Home Mortgage Disclosure Adjustment Act. I thank Chairman HENSARLING also for his leadership on both of these bills.

Mr. Speaker, I urge my colleagues to support both of these important pieces of legislation.

Mr. POLIS. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, here we go. We are finding ourselves staring down self-created deadlines, and I want to be clear about that. The deadline for the expiration of the DREAMers in March and the fact that 100 are expiring every day is self-created by President Trump. It is a manufactured crisis. We, of course, could do immigration reform while not having our backs to the wall on that issue.

This shutdown of the government is a construct of this body, this House. They said that they would only fund the government through January 19. So we are facing another deadline. Again, I believe, from what I am hearing, that Congress will then create another artificial crisis sometime in February, when we are going to be facing a government shutdown again.

All in the face of record deficits and tax-and-spend Republican policies, the American people have had enough.

Hundreds of thousands of DREAMers are at risk of deportation by this administration.

Millions of children are at risk of losing their health insurance.

We are all being plunged deeper and deeper into debt, not just for ourselves, but our future generations: my kids and many of our grandkids, for those who have them.

We are facing another government shutdown of necessary, important government services, including economic drivers in areas I represent, like Rocky Mountain National Park, with over 3 million tourists a year. It would close down if the government shuts down.

Air traffic controllers. So many other important parts of our necessary infrastructure to succeed as a country faces an expiration this Friday.

Even if somehow the Republicans say, "Okay, here is another 2 or 3 weeks of funding," the uncertainty

that that creates—meaning they can't plan for short- to medium-term capital projects: a simple repair that might take more than 3 weeks; knocking down a wall; fixing a building; making a hire and an employee not knowing whether they are going to have a job in 3 weeks, or contractors not knowing whether they are going to be paid, and then having to reflect that in their pricing and ultimately charging the taxpayers more for the work they are doing because they don't know if the government will pay.

What kind of country are we running, Mr. Speaker?

I know we can do better, and that starts by defeating the previous question so that we can just pass the Dream Act and move on. It will pass. Sixty, seventy, or eighty percent of this body will probably vote for it. I know there are people who don't like it. Let the people's House work its will. Let us vote. That is what we are here to do, Mr. Speaker—Republicans and Democrats. Let us work our will.

We have the votes on the Dream Act and we have the votes to keep the government open, if you simply allow us to have an open process to do it. That is what this floor time should be used for today. This is precious floor time—the time that we are in session debating—especially considering Republicans are sending Congress on a 10-day vacation at the end of this week. Let's use this floor time to do what matters.

Sure, there will be a day to discuss the finer points of World Bank policies and the finer points of the threshold for regulatory forbearance for mortgage cutoffs. Those things are fine, Mr. Speaker. Those are fine to discuss, but not while the Republicans are creating over 100 more illegal immigrants a day and they are going to create 800,000 more in just a couple of months; not when the Republicans are plunging our Nation deeper and deeper into debt with their tax-and-spend policies; not when Republicans are forcing another government shutdown, if not this week, then in 3 weeks or in 4 weeks.

Crisis to crisis to crisis, manufactured crisis to manufactured crisis to manufactured crisis, the American people count on us to be stewards of the greatest Republic that has ever been created on the face of this Earth. Frankly, Mr. Speaker, Congress is letting them down. Let's defeat the previous question and defeat this rule.

Mr. Speaker, I yield back the balance of my time.

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

Overlooking corruption and abuse is unacceptable in any governing body, particularly one funded by the United States.

It is clear that serious reforms and oversight are needed at the World Bank. The International Development Association has strayed from its mission to help combat inequality around the world.

The World Bank Accountability Act puts our international partners on notice that the United States is not simply going to stand by and allow abuses to continue.

And while we stand up for the underprivileged around the world, we also must ensure that every American has equal access to our own financial institutions.

The Home Mortgage Disclosure Adjustment Act ensures that CFPB regulations do not shut out certain groups of Americans.

I thank Chairman Hensarling for putting these bills forward. I thank my colleagues on the Financial Services Committee, who have joined me on the floor today to make the case for these efforts, I thank Chairman SESSIONS for his leadership on the Rules Committee and for providing the debate on these issues today.

Mr. Speaker, I urge my colleagues to join me in supporting the rule and supporting the underlying bills. We must ensure that American taxpayer money is not spent on corrupt regimes and that all Americans have access to financing here in the U.S.

The material previously referred to by Mr. Polis is as follows:

AN AMENDMENT TO H. RES. 693 OFFERED BY Mr. Polis

At the end of the resolution, add the fol-

lowing new sections:

SEC 3. Immediately upon adoption of this resolution the Speaker shall, pursuant to clause 2(b) of rule XVIII, declare the House resolved into the Committee of the Whole House on the state of the Union for consideration of the bill (H.R. 3440) to authorize the cancellation of removal and adjustment of status of certain individuals who are longterm United States residents and who entered the United States as children and for other purposes. The first reading of the bill shall be dispensed with. All points of order against consideration of the bill are waived. General debate shall be confined to the bill and shall not exceed one hour equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary. After general debate the bill shall be considered for amendment under the five-minute rule. All points of order against provisions in the bill are waived. At the conclusion of consideration of the bill for amendment the Committee shall rise and report the bill to the House with such amendments as may have been adopted. The previous question shall be considered as ordered on the bill and amendments thereto to final passage without intervening motion except one motion to recommit with or without instructions. If the Committee of the Whole rises and reports that it has come to no resolution on the bill, then on the next legislative day the House shall, immediately after the third daily order of business under clause 1 of rule XIV, resolve into the Committee of the Whole for further consideration of the

SEC. 4. Clause 1(c) of rule XIX shall not apply to the consideration of H.R. 3440.

THE VOTE ON THE PREVIOUS QUESTION: WHAT IT REALLY MEANS

This vote, the vote on whether to order the previous question on a special rule, is not merely a procedural vote. A vote against ordering the previous question is a vote against the Republican majority agenda and a vote to allow the Democratic minority to offer an alternative plan. It is a vote about what the House should be debating.

Mr. Clarence Cannon's Precedents of the House of Representatives (VI, 308-311), describes the vote on the previous question on the rule as "a motion to direct or control the consideration of the subject before the House being made by the Member in charge." To defeat the previous question is to give the opposition a chance to decide the subject before the House. Cannon cites the Speaker's ruling of January 13, 1920, to the effect that "the refusal of the House to sustain the demand for the previous question passes the control of the resolution to the opposition" in order to offer an amendment. On March 15, 1909, a member of the majority party offered a rule resolution. The House defeated the previous question and a member of the opposition rose to a parliamentary inquiry. asking who was entitled to recognition. Speaker Joseph G. Cannon (R-Illinois) said: "The previous question having been refused, the gentleman from New York, Mr. Fitzgerald, who had asked the gentleman to yield to him for an amendment, is entitled to the first recognition.'

The Republican majority may say "the vote on the previous question is simply a vote on whether to proceed to an immediate vote on adopting the resolution. . . . [and] has no substantive legislative or policy implications whatsoever." But that is not what they have always said. Listen to the Republican Leadership Manual on the Legislative Process in the United States House of Representatives, (6th edition, page 135). Here's how the Republicans describe the previous question vote in their own manual: "Although it is generally not possible to amend the rule because the majority Member controlling the time will not yield for the purpose of offering an amendment, the same result may be achieved by voting down the previous question on the rule. . . . When the motion for the previous question is defeated, control of the time passes to the Member who led the opposition to ordering the previous question. That Member, because he then controls the time, may offer an amendment to the rule, or yield for the purpose of amendment."

In Deschler's Procedure in the U.S. House of Representatives, the subchapter titled "Amending Special Rules" states: "a refusal to order the previous question on such a rule [a special rule reported from the Committee on Rules] opens the resolution to amendment and further debate." (Chapter 21, section 21.2) Section 21.3 continues: "Upon rejection of the motion for the previous question on a resolution reported from the Committee on Rules, control shifts to the Member leading the opposition to the previous question, who may offer a proper amendment or motion and who controls the time for debate thereon.'

Clearly, the vote on the previous question on a rule does have substantive policy implications. It is one of the only available tools for those who oppose the Republican majority's agenda and allows those with alternative views the opportunity to offer an alternative plan.

Mr. BUCK. Mr. Speaker, I vield back the balance of my time, and I move the previous question on the resolution.

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

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 and clause 9 of rule XX, this 15-minute vote on ordering the previous question will be followed by 5minute votes on:

Adopting House Resolution 693, if ordered; and

Suspending the rules and passing H.R. 4258.

The vote was taken by electronic device, and there were—yeas 230, nays 187, not voting 13, as follows:

[Roll No. 201

YEAS-230

Abraham Gosar Olson Aderholt Gowdy Palazzo Allen Granger Palmer Graves (GA) Amash Paulsen Graves (LA) Graves (MO) Arrington Pearce Perry Babin Bacon Griffith Pittenger Banks (IN) Grothman Poliquin Barr Guthrie Posey Handel Ratcliffe Bergman Harper Reed Biggs Harris Reichert Bilirakis Hartzler Renacci Bishop (MI) Hensarling Rice (SC) Herrera Beutler Bishop (UT) Roby Hice, Jody B. Black Roe (TN) Blackburn Higgins (LA) Rogers (AL) Blum Hill. Rogers (KY) Holding Bost Rohrabacher Brat Hollingsworth Rokita Bridenstine Hudson Rooney, Francis Brooks (AL) Huizenga Rooney, Thomas Brooks (IN) Hultgren Hunter Buchanan Ros-Lehtinen Buck Hurd Roskam Bucshon Issa. Ross Jenkins (KS) Budd Rothfus Burgess Jenkins (WV) Rouzer Johnson (LA) Byrne Royce (CA) Johnson (OH) Russell Carter (GA) Johnson, Sam Rutherford Carter (TX) Jones Jordan Sanford Schweikert Jovce (OH) Chenev Scott, Austin Coffman Katko Kelly (MS) Sensenbrenner Collins (GA) Kelly (PA) Sessions Collins (NY) King (IA) Shimkus King (NY) Comer Shuster Comstock Kinzinger Simpson Knight Smith (MO) Conaway Kustoff (TN) Cook Smith (NE) Costello (PA) Labrador Smith (NJ) LaHood Cramer Smith (TX) Crawford LaMalfa Smucker Culberson Lamborn Stefanik Curbelo (FL) Lance Stewart Latta Curtis Stivers Lewis (MN) Davidson Taylor Davis, Rodney LoBiondo Tenney Denham Loudermilk Thompson (PA) Dent Love Thornberry DeSantis Lucas Tipton DesJarlais Luetkemeyer Trott MacArthur Diaz-Balart Turner Donovan Marchant Upton Duffv Marino Valadao Duncan (SC) Marshall Wagner Duncan (TN) Massie Walberg Dunn Mast Walden Emmer McCarthy Walker McCaul Estes (KS) Walorski McClintock Farenthold Walters, Mimi McHenry Faso Weber (TX) Ferguson McKinley Webster (FL) Fitzpatrick McMorris Wenstrup Fleischmann Rodgers Westerman Flores McSally Williams Fortenberry Meadows Wilson (SC) Foxx Meehan Frelinghuysen Messer Wittman Womack Mitchell Gaetz Gallagher Moolenaar Woodall Garrett Mooney (WV) Yoder Gianforte Yoho Mullin Young (AK) Gibbs Newhouse Gohmert. Norman Young (IA) Goodlatte Zeldin Nunes

NAYS-187 Adams Gabbard Nea1 Nolan Aguilar Gallego Barragán Garamendi Norcross Bass Gomez O'Halleran Gonzalez (TX) Beatty O'Rourke Gottheimer Pallone Bever Green, Al Panetta Bishop (GA) Green, Gene Pascrell Blumenauer Grijalva Payne Blunt Rochester Gutiérrez Pelosi Perlmutter Bonamici Hanabusa Hastings Boyle, Brendan Peters F Heck Peterson Brady (PA) Higgins (NY) Pingree Brown (MD) Himes Pocan Brownley (CA) Hover Polis Bustos Huffman Price (NC) Quigley Butterfield Jackson Lee Capuano Javapal Raskin Carbajal Jeffries Rice (NY) Cárdenas Johnson (GA) Richmond Carson (IN) Johnson, E. B. Rosen Roybal-Allard Cartwright Kaptur Castor (FL) Keating Ruiz Castro (TX) Ruppersberger Kelly (IL) Ryan (OH) Chu, Judy Kennedy Cicilline Khanna Sánchez Clark (MA) Kihuen Sarbanes Clarke (NY) Kildee Schakowsky Clay Kilmer Schiff Cleaver Krishnamoorthi Schrader Clyburn Kuster (NH) Scott (VA) Cohen Langevin Scott, David Connolly Larsen (WA) Serrano Larson (CT) Sewell (AL) Cooper Correa Lawrence Shea-Porter Lawson (FL) CostaSherman Courtney Sinema Levin Crist Sires Lieu, Ted Slaughter Crowley Cuellar Lipinski Smith (WA) Davis (CA) Loebsack Soto Davis, Danny Lofgren Speier DeFazio Lowenthal Suozzi Swalwell (CA) DeGette Lowey Lujan Grisham, Delanev Takano DeLauro M. Luján, Ben Ray Thompson (CA) DelBene Thompson (MS) Demings Lynch DeSaulnier Maloney Tonko Carolyn B. Deutch Torres Dingell Maloney, Sean Tsongas Doggett Matsui Vargas Doyle, Michael McCollum Veasey McEachin Velázquez Ellison McGovern Visclosky McNerney Walz Engel Eshoo Meeks Wasserman Espaillat Meng Schultz Waters, Maxine Esty (CT) Moore Evans Moulton Watson Coleman Murphy (FL) Foster Welch Wilson (FL) Frankel (FL) Nadler Fudge Napolitano Yarmuth NOT VOTING-13 Lewis (GA) Scalise Long Schneider Noem Vela

Amodei Barletta Brady (TX) Poe (TX) Cummings Kind Rush

□ 1335

Mr. GUTIÉRREZ and Ms. GABBARD changed their vote from "yea"

Messrs. BUDD and BISHOP of Michigan changed their vote from "nay" to 'vea.'

So the previous question was ordered. The result of the vote was announced as above recorded.

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

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

RECORDED VOTE

Mr. POLIS. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This is a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 228, noes 188, not voting 14, as follows:

[Roll No. 21]

AYES-228

Abraham Goodlatte Olson Aderholt Gosar Palazzo Allen Gowdy Palmer Amash Granger Paulsen Arrington Graves (GA) Pearce Babin Graves (LA) Perry Bacon Graves (MO) Pittenger Banks (IN) Griffith Poliquin Posey Ratcliffe Barletta Grothman Barr Guthrie Barton Handel Reed Bergman Harper Reichert Biggs Harris Renacci **Bilirakis** Hartzler Rice (SC) Bishop (MI) Hensarling Roby Herrera Beutler Bishop (UT) Roe (TN) Black Hice, Jody B. Rogers (AL) Blackburn Higgins (LA) Rogers (KY) Blum Rohrabacher Holding Bost. Rokita Hollingsworth Brat Rooney, Francis Bridenstine Hudson Rooney, Thomas Brooks (AL) Huizenga. J. Brooks (IN) Hultgren Ros-Lehtinen Buchanan Hunter Roskam Buck Hurd Ross Bucshon Issa Rothfus Budd Jenkins (KS) Rouzer Burgess Jenkins (WV) Royce (CA) Byrne Johnson (LA) Russell Calvert Johnson (OH) Rutherford Carter (GA) Johnson, Sam Sanford Carter (TX) Jones Schweikert Chabot Jordan Scott, Austin Joyce (OH) Chenev Sensenbrenner Coffman Katko Sessions Kelly (MS) Cole Shimkus Collins (GA) Kelly (PA) Shuster Collins (NY) King (NY) Simpson Comer Kinzinger Smith (MO) Comstock Knight Smith (NE) Kustoff (TN) Conaway Smith (NJ) Cook Labrador Smith (TX) Costello (PA) LaHood Smucker Cramer Lamborn Stefanik Crawford Lance Stewart Culberson Latta Stivers Curbelo (FL) Lewis (MN) Taylor Curtis LoBiondo Tenney Loudermilk Davidson Thompson (PA) Davis, Rodney Love Thornberry Denham Lucas Dent Luetkemeyer Tipton Trott DeSantis MacArthur Turner Des Jarlais Marchant Upton Diaz-Balart Marino Valadao Donovan Marshall Wagner Duffy Massie Duncan (SC) Walberg Walden Duncan (TN) McCarthy Walker McCaul Dunn Walorski Emmer McClintock Walters, Mimi Estes (KS) McHenryWeber (TX) Farenthold McKinley McMorris Webster (FL) Wenstrup Ferguson Rodgers Fitzpatrick McSally Westerman Fleischmann Meadows Williams Wilson (SC) Flores Meehan Fortenberry Wittman Messer Mitchell Womack Foxx Frelinghuysen Woodall Moolenaar Mooney (WV) Gallagher Yoder Yoho Garrett Mullin Young (AK) Gianforte Newhouse Norman Young (IA) Gohmert Nunes Zeldin

NOES-188

Adams

Aguilar

Bass

Bera

Beyer

Bishop (GA)

Blumenauer

Bonamici

F.

Blunt Rochester

Boyle, Brendan

Beatty

Barragán

Brady (PA) Cicilline Brown (MD) Clark (MA) Brownley (CA) Clarke (NY) Bustos Clav Butterfield Cleaver Capuano Clyburn Carbajal Cohen Cárdenas Connolly Carson (IN) Cooper Correa Cartwright Castor (FL) Costa Castro (TX) Courtney Chu, Judy Crist

Davis (CA) Davis, Danny DeFazio DeGette Delanev DeLauro DelBene Demings DeSaulnier Deutch Dingell Doggett Doyle, Michael Ellison Engel Eshoo Espaillat Esty (CT) Evans Foster Frankel (FL) Fudge Gabbard Gallego Garamendi Gomez Gonzalez (TX) Gottheimer Green, Al Green, Gene Grijalva Gutiérrez Hanabusa Hastings Heck Higgins (NY) Himes Hover Huffman Jackson Lee Javanal Jeffries Johnson (GA) Johnson, E. B. Kaptur Keating Kelly (IL) Kennedy Khanna

Kihuen Kildee Kilmer Krishnamoorthi Kuster (NH) Langevin Larsen (WA) Larson (CT) Lawrence Lawson (FL) Lee Levin Lieu, Ted Lipinski Loebsack Lofgren Lowenthal Lowey Lujan Grisham, Luián, Ben Rav Lynch Maloney, Carolyn B Maloney, Sean Matsui McCollum McEachin McGovern McNernev Meeks Meng Moore Moulton Murphy (FL) Nadler Napolitano Nea1 Nolan Norcross O'Halleran O'Rourke Pallone Panetta. Pascrell Payne Pelosi Perlmutter Peters Peterson Pingree

Polis Price (NC) Quigley Raskin Rice (NY) Richmond Rosen Roybal-Allard Ruiz Ruppersberger Rush Ryan (OH) Sánchez Sarbanes Schakowsky Schiff Schrader Scott (VA) Scott, David Serrano Sewell (AL) Shea-Porter Sherman Sinema Sires Slaughter Smith (WA) Soto Speier Suozzi Swalwell (CA) Takano Thompson (CA) Thompson (MS) Titus Tonko Torres Tsongas Vargas Veasev Velázquez Visclosky Walz Wasserman Schultz Waters, Maxine Watson Coleman Welch Wilson (FL)

NOT VOTING-

Amodei Brady (TX) Cummings Gaetz Kind

King (IA) LaMalfa Lewis (GA) Long Noem

Pocan

Poe (TX) Scalise Schneider Vela

Yarmuth

 \sqcap 1345

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.

FAMILY SELF-SUFFICIENCY ACT

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 4258) to promote the development of local strategies to coordinate use of assistance under sections 8 and 9 of the United States Housing Act of 1937 with public and private resources, to enable eligible families to achieve economic independence and self-sufficiency, and for other purposes, as amended, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Wisconsin (Mr. DUFFY) that the House suspend the rules and pass the bill, as amended.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 412, nays 5, not voting 13, as follows: