

Luján, Ben Ray
Lynch
MacArthur
Maloney,
Carolyn B.
Maloney, Sean
Marchant
Marino
Marshall
Mast
Matsui
McCarthy
McCaul
McCollum
McEachin
McGovern
McHenry
McKinley
McMorris
Rodgers
McSally
Meadows
Meehan
Meeks
Meng
Messer
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin
Murphy (FL)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pearce
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger

Poe (TX)
Poliquin
Polis
Posey
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas
J.
Ros-Lehtinen
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Rutherford
Ryan (OH)
Sánchez
Sarbanes
Scalise
Schakowsky
Schiff
Schneider
Schradler
Schweikert
Scott (VA)
Scott, Austin
Scott, David
Sensenbrenner
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)

Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Stivers
Suozi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Walz
Wasserman
Schultz
Waters, Maxine
Watson Coleman
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NAYS—3

Amash Massie Sanford

NOT VOTING—21

Barton DesJarlais Kennedy
Bass Estes (KS) McClintock
Blumenauer Gallego McNeerney
Cárdenas Gutiérrez Pocan
Courtney Jenkins (KS) Renacci
Cummings Johnson, E. B. Russell
Curbelo (FL) Kelly (IL) Turner

□ 1857

Mr. SANFORD changed his vote from “yea” to “nay.”

Mr. PAYNE changed his vote from “nay” to “yea.”

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. ESTES of Kansas. Mr. Speaker, I was unavoidably detained. Had I been present, I would have voted “yea” on rollcall No. 45.

ESTABLISHING REQUIREMENTS FOR USE OF DRIVER'S LICENSE OR PERSONAL IDENTIFICATION CARD FOR OPENING AN ACCOUNT OR OBTAINING A FINANCIAL PRODUCT OR SERVICE

The SPEAKER pro tempore. The unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1457) to establish requirements for use of a driver's license or personal identification card by certain financial institutions for opening an account or obtaining a financial product or service, 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 Colorado (Mr. Tipton) 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 397, nays 8, not voting 25, as follows:

[Roll No. 46]

YEAS—397

Abraham
Adams
Aderholt
Aguiar
Allen
Amodei
Arrington
Babin
Bacon
Banks (IN)
Barletta
Barr
Barragán
Beatty
Bera
Bergman
Beyer
Biggs
Billirakis
Bishop (GA)
Bishop (MI)
Bishop (UT)
Blum
Blunt Rochester
Bonamici
Bost
Boyle, Brendan
F.
Brady (PA)
Brady (TX)
Brat
Bridenstine
Brooks (AL)
Brooks (IN)
Brown (MD)
Buchanan
Buck
Bucshon
Budd
Bustos
Butterfield
Byrne
Calvert
Capuano
Carbajal
Carson (IN)
Carter (GA)
Carter (TX)
Cartwright
Castor (FL)
Chabot
Cheney
Chu, Judy
Cicilline
Clark (MA)
Clarke (NY)
Clay
Cleaver
Clyburn
Coffman
Cohen

Cole
Collins (GA)
Collins (NY)
Comer
Comstock
Conaway
Connolly
Cook
Cooper
Correa
Costa
Costello (PA)
Cramer
Crawford
Crist
Crowley
Cuellar
Culberson
Curtis
Davidson
Davis (CA)
Davis, Danny
Davis, Rodney
DeFazio
DeGette
Delaney
DeLauro
DelBene
Demings
Denham
Dent
DeSantis
DeSaulnier
Deutch
Diaz-Balart
Dingell
Doggett
Donovan
Doyle, Michael
F.
Duffy
Duncan (SC)
Duncan (TN)
Dunn
Ellison
Emmer
Engel
Eshoo
Español
Estes (KS)
Esty (CT)
Evans
Farenthold
Faso
Ferguson
Fitzpatrick
Fleischmann
Flores
Fortenberry
Foster
Foxy

Frankel (FL)
Frelinghuysen
Fudge
Gabbard
Gaetz
Gallagher
Garamendi
Garrett
Gianforte
Gibbs
Gohmert
Gomez
Gonzalez (TX)
Goodlatte
Gosar
Gottheimer
Gowdy
Granger
Graves (GA)
Graves (LA)
Graves (MO)
Green, Al
Green, Gene
Grijalva
Guthrie
Hanabusa
Handel
Harper
Harris
Hartzler
Hastings
Hensarling
Herrera Beutler
Hice, Jody B.
Higgins (LA)
Higgins (NY)
Hill
Himes
Holding
Hollingsworth
Hoyer
Hudson
Huffman
Huizenga
Hultgren
Hunter
Hurd
Jackson Lee
Jayapal
Jeffries
Jenkins (WV)
Johnson (GA)
Johnson (LA)
Johnson (OH)
Johnson, Sam
Jones
Jordan
Joyce (OH)
Kaptur
Katko
Keating

Kelly (MS)
Kelly (PA)
Khanna
Kihuen
Kildee
Kilmer
Kind
King (IA)
King (NY)
Kinzinger
Knight
Krishnamoorthi
Kuster (NH)
Kustoff (TN)
LaHood
LaMalfa
Lamborn
Lance
Langevin
Larsen (WA)
Larson (CT)
Latta
Lawrence
Lawson (FL)
Lee
Levin
Lewis (GA)
Lewis (MN)
Lieu, Ted
Lipinski
LoBiondo
Loeback
Lofgren
Long
Loudermilk
Love
Lowenthal
Lowey
Lucas
Luetkemeyer
Lujan Grisham,
M.
Luján, Ben Ray
Lynch
MacArthur
Maloney,
Carolyn B.
Maloney, Sean
Marchant
Marino
Marshall
Mast
Matsui
McCarthy
McCaul
McCollum
McEachin
McGovern
McHenry
McKinley
McMorris
Rodgers
McSally
Meadows
Meehan
Meeks
Meng
Messer
Mitchell
Moolenaar
Mooney (WV)
Moore
Moulton
Mullin

Murphy (FL)
Nadler
Napolitano
Neal
Newhouse
Noem
Nolan
Norcross
Norman
Nunes
O'Halleran
O'Rourke
Olson
Palazzo
Pallone
Palmer
Panetta
Pascrell
Paulsen
Payne
Pearce
Pelosi
Perlmutter
Perry
Peters
Peterson
Pingree
Pittenger
Poe (TX)
Poliquin
Polis
Posey
Price (NC)
Quigley
Raskin
Ratcliffe
Reed
Reichert
Rice (NY)
Rice (SC)
Richmond
Roby
Roe (TN)
Rogers (AL)
Rogers (KY)
Rohrabacher
Rokita
Rooney, Francis
Rooney, Thomas
J.
Ros-Lehtinen
Rosen
Roskam
Ross
Rothfus
Rouzer
Roybal-Allard
Royce (CA)
Ruiz
Ruppersberger
Rush
Rutherford
Ryan (OH)
Sánchez
Sarbanes
Scalise
Schakowsky
Schiff
Schneider
Schrader
Schweikert
Scott (VA)
Scott, Austin
Scott, David

Sensenbrenner
Serrano
Sessions
Sewell (AL)
Shea-Porter
Sherman
Shimkus
Shuster
Simpson
Sinema
Sires
Slaughter
Smith (MO)
Smith (NE)
Smith (NJ)
Smith (TX)
Smith (WA)
Smucker
Soto
Speier
Stefanik
Stewart
Stivers
Suozi
Swalwell (CA)
Takano
Taylor
Tenney
Thompson (CA)
Thompson (MS)
Thompson (PA)
Thornberry
Tipton
Titus
Tonko
Torres
Trott
Tsongas
Upton
Valadao
Vargas
Veasey
Vela
Velázquez
Visclosky
Wagner
Walberg
Walden
Walker
Walorski
Walters, Mimi
Walz
Wasserman
Schultz
Waters, Maxine
Watson Coleman
Weber (TX)
Webster (FL)
Welch
Wenstrup
Westerman
Williams
Wilson (FL)
Wilson (SC)
Wittman
Womack
Woodall
Yarmuth
Yoder
Yoho
Young (AK)
Young (IA)
Zeldin

NAYS—8

Amash Griffith
Black Grothman
Burgess Labrador

NOT VOTING—25

Barton Curbelo (FL) Kennedy
Bass DesJarlais McClintock
Blackburn Gallego McNeerney
Blumenauer Gutiérrez Pocan
Brownley (CA) Heck
Cárdenas Issa Russell
Castro (TX) Jenkins (KS)
Courtney Johnson, E. B.
Cummings Kelly (IL) Turner

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). There are 2 minutes remaining.

□ 1906

So (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on the additional motion to suspend the rules on which a recorded vote or the yeas and nays are ordered, or if the vote is objected to under clause 6 of rule XX.

Any record vote on the postponed question will be taken later.

SMALL BUSINESS ACCESS TO CAPITAL AFTER A NATURAL DISASTER ACT

Mr. TIPTON. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4792) to amend the Securities Exchange Act of 1934 to expand access to capital for small businesses affected by hurricanes or other natural disasters, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 4792

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 “Small Business Access to Capital After a Natural Disaster Act”.

SEC. 2. EXPANDING ACCESS TO CAPITAL FOR SMALL BUSINESSES IMPACTED BY A NATURAL DISASTER.

Section 4 of the Securities Exchange Act of 1934 (15 U.S.C. 78d) is amended—

(1) in subsection (j)(4)(C), by striking “minority-owned and women-owned small businesses” and inserting “minority-owned small businesses, women-owned small businesses, and small businesses affected by hurricanes or other natural disasters”; and

(2) in subsection (j)(6)(B)(iii), by striking “minority-owned and women-owned small businesses” and inserting “minority-owned small businesses, women-owned small businesses, and small businesses affected by hurricanes or other natural disasters”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Colorado (Mr. TIPTON) and the gentlewoman from New York (Ms. VELÁZQUEZ) each will control 20 minutes.

The Chair recognizes the gentleman from Colorado.

GENERAL LEAVE

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

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

There was no objection.

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

Mr. Speaker, small businesses across the country are especially vulnerable to natural disasters. Recent natural disasters like Hurricane Harvey in Texas and the wildfires in California have left small businesses torn apart in their wake.

Nationally, there has been a survey of 500 small businesses. In 2015, they found that 75 percent of small businesses do not develop plans to be able to prepare for disasters. This means that small businesses are nationally unprepared for natural disasters and are likely to experience a fair amount of difficulty in reopening their doors, a concerning economic challenge in the aftermath of an already challenging time.

Ms. VELÁZQUEZ's bill, the Small Business Access to Capital After a Natural Disaster Act, would help alleviate some of these challenges by requiring the Securities and Exchange Commission's Advocate for Small Business Capital Formation to identify any unique challenges in securing access to capital for small businesses that have been affected by hurricanes or natural disasters.

As a former small-business owner and co-chair of the Small Business Caucus, I know firsthand the positive economic impact a small business can have on regional and local economies that they serve. In the wake of a natural disaster, small businesses that reopen and rebuild can have a major impact on helping the local economy recover.

Mr. Speaker, as the small business advocate is already involved in communicating with small businesses, requiring the SEC to study issues with access to capital after a natural disaster and report annually on its finding is common sense.

Mr. Speaker, I commend Ms. VELÁZQUEZ for taking the initiative on this important issue, and I encourage my colleagues to support her legislation.

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

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

Mr. Speaker, I want to start off by thanking both Chairman HENSARLING and Ranking Member WATERS for working with me on this legislation and moving it onto the floor. This has truly been a bipartisan effort.

My bill, H.R. 4792, the Small Business Access to Capital After a Natural Disaster Act, is simple and straightforward.

One of the most important functions of the SEC's Office of the Advocate for Small Business Capital Formation is to develop proposals and recommend changes to Congress that will promote the interests of small businesses and their investors, mitigate their problems, and help them secure access to credit.

When we created the Advocate's Office in 2016, we specifically charged it with looking into the unique challenges facing minority- and women-owned small businesses. My bill requires the advocate to now also consider the unique challenges that small businesses affected by hurricanes or other natural disasters have with securing access to credit and work to promote their interests.

I developed this legislation because, as ranking member of the House Small Business Committee, I understand that small businesses are the lifeblood of many communities around the country, and I have witnessed firsthand the terrible impact hurricanes and other natural disasters can have on the economic outlook for small businesses.

For example, in 2012, Superstorm Sandy ripped through the tristate area and decimated many communities along the New Jersey and New York coasts. Toms River, New Jersey, was considered ground zero for the storm.

Half a decade later, the Greater Toms River Chamber of Commerce reports that the small businesses in that community are still trying to recover at a cost of \$600 million in lost ratables, even at this point.

For small businesses in Puerto Rico and the Virgin Islands trying to recover from the effects of Hurricane Maria, the situation is much worse.

□ 1915

2017 was the costliest year on record for weather and climate disasters in the United States, and the effects of Hurricane Maria on Puerto Rico's small businesses are unprecedented.

Nelson Ramirez, the president of the Centro Unido de Detallistas, a small business advocacy group in San Juan, estimates two-thirds of the island's roughly 45,000 small and midsize businesses have closed at least temporarily, and as many as 10,000 will never reopen.

Small and midsize businesses represent 90 percent of the private companies on the island and about one-third of the workforce. In October, the Puerto Rican Retail Trade Association revealed that a study conducted by economists estimated that the island's small business sector will lose \$8.9 billion in a period of 6 months due to a lack of electricity on the island.

But while the situation in Puerto Rico is unprecedented, this legislation is about more than just Puerto Rico or the Virgin Islands. This legislation will serve to drive capital to other areas of our Nation impacted by hurricanes and other natural disasters this past season including Texas; Florida; the U.S. Virgin Islands; and California, which is facing the effects of devastating wildfires and mudslides.

Ninety-nine percent of the companies in Houston are considered small businesses, and most of them do not have the same economic resources as the State's massive oil and medical industries. As a result, these businesses face