Sensenbrenner

Serrano

Sessions

Sherman

Shimkus

Shuster

Simpson

Sinema

Slaughter

Smith (MO)

Smith (NE)

Smith (NJ)

Smith (TX)

Smith (WA)

Smucker

Soto

Speier

Stefanik

Stewart

Stivers

Suozzi

Takano

Taylor

Tenney

Tipton

Titus

Tonko

Torres

 Trott

Upton

Tsongas

Valadao

Vargas

Veasey

Velázquez

Visclosky

Wagner

Walberg

Walden

Vela.

Swalwell (CA)

Thompson (CA)

Thompson (MS)

Thompson (PA)

Thornberry

Sires

Sewell (AL)

Shea-Porter

<i>5 a aa j 20</i>	, =010	0.
Luján, Ben Ray	Poe (TX)	Smith (NJ)
Lynch	Poliquin	Smith (TX)
MacArthur	Polis	Smith (WA)
Maloney,	Posey	Smucker
	Price (NC)	Soto
Maloney, Sean	Quigley Raskin	Speier
Marchant Marino	Ratcliffe	Stefanik Stewart
Marshall	Reed	Stivers
Mast	Reichert	Suozzi
Matsui	Rice (NY)	Swalwell (CA)
	Rice (SC)	Takano
McCaul McCollum	Richmond Roby	Taylor
	Dog (TIM)	Tenney
McGovern	Rogers (AL)	Thompson (CA)
	Porora (KV)	Thompson (MS) Thompson (PA)
	Ronrabacher	Thornberry
McMorris	Rokita	Tipton
Rodgers McSally	Rooney, Francis Rooney, Thomas	Titus
Meadows	J.	Tonko
Meehan	Ros-Lehtinen	Torres
Meeks	Rosen	Trott
Meng	Roskam	Tsongas Upton
Messer	Ross	Valadao
Mitchell Moolenaar	Rothfus Rouzer	Vargas
Mooney (WV)	Roybal-Allard	Veasey
	Royce (CA)	Vela
Moulton	Ruiz	Velázquez
Mullin	Ruppersberger	Visclosky Wagner
Murphy (FL)	Rush	Walberg
Nadler Napolitano	Rutherford Ryan (OH)	Walden
Neal	Sánchez	Walker
Newhouse	Sarbanes	Walorski
Noem	Scalise	Walters, Mimi
Nolan	Schakowsky	Walz Wasserman
Norcross	Schiff	Schultz
Norman Nunes	Schneider Schrader	Waters, Maxine
O'Halleran	Schweikert	Watson Coleman
O'Rourke	Scott (VA)	Weber (TX)
Olson	Scott, Austin	Webster (FL)
Palazzo	Scott, David	Welch
Pallone	Sensenbrenner	Wenstrup Westerman
Palmer Panetta	Serrano Sessions	Williams
Pascrell	Sewell (AL)	Wilson (FL)
Paulsen	Shea-Porter	Wilson (SC)
Payne	Sherman	Wittman
Pearce	Shimkus	Womack
Pelosi Perlmutter	Shuster Simpson	Woodall Yarmuth
Perry	Sinema	Yoder
Peters	Sires	Yoho
Peterson	Slaughter	Young (AK)
Pingree	Smith (MO)	Young (IA)
Pittenger	Smith (NE)	Zeldin
	NAYS—3	
Amash	Massie	Sanford
NOT VOTING—21		
Barton	DesJarlais	Kennedy
Bass	Estes (KS)	McClintock
Blumenauer	Gallego	McNerney
Cárdenas	Gutiérrez	Pocan
Courtney	Jenkins (KS)	Renacci
Cummings Curbelo (FL)	Johnson, E. B. Kelly (IL)	Russell Turner
Carboio (FII)		1 01 1101
□ 1857		

□ 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 Cole Frankel (FL) Adams Collins (GA) Frelinghuysen Aderholt Collins (NY) Fudge Gabbard Aguilar Comer Allen Comstock Gaetz Amodei Conaway Gallagher Arrington Connolly Garamendi Babin Cook Garrett Bacon Cooper Gianforte Banks (IN) Correa Barletta Costa Gohmert Costello (PA) Barr Gomez Gonzalez (TX) Barragán Cramer Beatty Crawford Goodlatte Bera Crist Gosar Bergman Crowley Gottheimer Beyer Cuellar Gowdy Biggs Culberson Granger Bilirakis Curtis Graves (GA) Bishop (GA) Davidson Graves (LA) Graves (MO) Bishop (MI) Davis (CA) Bishop (UT) Davis, Danny Green, Al Rl11m Davis Rodney Green Gene Blunt Rochester DeFazio Grijalva Bonamici DeGette Guthrie Bost Delanev Hanabusa Boyle, Brendan DeLauro Handel DelBene Harper Brady (PA) Demings Harris Brady (TX) Denham Hartzler Brat Dent Hastings DeSantis Bridenstine Hensarling Brooks (AL) DeSaulnier Herrera Beutler Brooks (IN) Deutch Hice, Jody B. Brown (MD) Diaz-Balart Higgins (LA) Buchanan Dingell Higgins (NY) Buck Doggett Hill Bucshon Donovan Himes Budd Doyle, Michael Holding Bustos Hollingsworth Butterfield Duffy Hover Byrne Duncan (SC) Hudson Calvert Duncan (TN) Huffman Capuano Dunn Huizenga Carbajal Ellison Hultgren Carson (IN) Emmer Hunter Carter (GA) Hurd Engel Carter (TX) Eshoo Jackson Lee Espaillat Cartwright Javapal Castor (FL) Estes (KS) Jeffries Chabot Esty (CT) Jenkins (WV) Johnson (GA) Chenev Evans Farenthold Chu. Judy Johnson (LA) Cicilline Clark (MA) Johnson (OH) Faso Ferguson Johnson, Sam Clarke (NY) Fitzpatrick Jones Clay Fleischmann Jordan Joyce (OH) Cleaver Flores Clyburn Fortenberry Kaptur Coffman Foster Katko Cohen Foxx Keating

Kelly (PA) 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 Loebsack Lofgren Long Loudermilk Love Lowenthal Lowey Lucas Luetkemeyer Lujan Grisham. Μ. Luján, Ben Ray Lynch MacArthur Maloney, Carolyn B. Malonev. 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

Napolitano Nea1 Newhouse Noem Nolan Norcross Norman Nunes O'Halleran O'Rourke Olson Palazzo Pallone Palmer Panetta Pascrell Paulsen Pavne Pearce Pelosi Perlmutter Perrv Peters Peterson Pingree Pittenger Poe (TX) Poliquin Polis Posey Price (NC) Quiglev Raskin Ratcliffe Reed Reichert Rice (NY) Rice (SC) Richmond Roby Roe (TN) Rogers (AL) Rogers (KY) Rohrabacher Rokita. Rooney, Francis Rooney, Thomas .T Ros-Lehtinen Rosen Roskam Ross Rothfus Rouzer Roybal-Allard Royce (CA) Ruiz Ruppersberger Rush Rutherford Rvan (OH) Sánchez Sarbanes Scalise Schakowsky Schiff Schneider Schrader Schweikert Scott (VA) Scott, Austin Scott, David

Murphy (FL)

Nadler

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 Varmuth Yoder Yoho Young (AK) Young (IA) Zeldin

Massie

Sanford

NAYS—8

Amash Griffith Black Grothman Burgess Labrador

NOT VOTING-25

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

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

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

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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 womenowned 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.

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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 midsized 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