

Mr. ENGEL. Well, I would say to the gentleman, if it happened on the other night, I would have invited him to my house for a drink, but we will have to do that another time.

Mr. Speaker, supporting democracy and human rights around the world is an area where our values and our interests clearly intersect.

Basic freedoms: Accountable, transparent governments, respect for individual dignity, these are the values we seek to promote around the world and the values that underpin a vibrant democracy.

They are also what makes countries stronger, better and more stable partners for the United States on the world stage. That is good for our interests and our security as well.

So we want to keep supporting the people of Cambodia, we want them to have a say in the future of their country. That starts by demanding accountability for those who have suppressed democracy and basic freedoms. This bill is an important step in that process. I am glad to support it. I urge all Members to do the same.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. ENGEL) that the House suspend the rules and pass the bill, H.R. 526, as amended.

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

A motion to reconsider was laid on the table.

ACCESS TO SUFFICIENT CAPITAL FOR EVERYONE IN NATURAL DISASTER AREAS ACT OF 2019

Mr. DELGADO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 277) to adjust collateral requirements under the Small Business Act for disaster loans, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 277

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 “Access to Sufficient Capital for Everyone in Natural Disaster areas Act of 2019” or the “ASCEND Act of 2019”.

SEC. 2. COLLATERAL REQUIREMENTS FOR DISASTER LOANS UNDER THE SMALL BUSINESS ACT.

(a) AMENDMENT TO THE RISE AFTER DISASTER ACT OF 2015.—Section 2102 of the RISE After Disaster Act of 2015 (Public Law 114-88) is amended—

(1) by striking subsections (b) and (c); and

(2) by striking “(a) IN GENERAL.—”.

(b) EFFECTIVE DATE.—The amendment made by subsection (a) shall take effect as though enacted as part of the RISE After Disaster Act of 2015.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from

New York (Mr. DELGADO) and the gentleman from Ohio (Mr. CHABOT) each will control 20 minutes.

The Chair recognizes the gentleman from New York.

GENERAL LEAVE

Mr. DELGADO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the measure under consideration.

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

There was no objection.

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

I rise today in support of H.R. 277, the Access to Sufficient Capital for Everyone in Natural Disaster Areas Act, also called the ASCEND Act.

However, before we get to the substance of the bill, I want to thank the ranking member, Ranking Member CHABOT, and his staff, for working in a bipartisan way on this package of bills.

I also would like to thank all our Members, both Republican and Democrat, for their hard work and continued bipartisan commitment to putting small businesses first. It is, once again, a reminder of the importance of working across the aisle and getting things done for the American people.

Being the only committee dedicated solely to the needs of small firms, we remain committed on working to promote policies that will encourage economic prosperity on Main Street.

Access to capital is essential for business success, and it is particularly true after a natural disaster. That is why I rise in support of H.R. 277, the ASCEND Act, which will permanently set the unsecured credit threshold for SBA's disaster loans at \$25,000.

The SBA's Disaster Assistance program was implemented to provide timely financial assistance in the form of low-interest loans and working capital for businesses and homeowners devastated by a disaster.

Continual improvement and modernization of the program has been a priority of our committee for many years. And as we continue to experience increased disasters, both in frequency and strength, it is imperative Congress provides the necessary policies to get communities back on their feet.

One of those policies originated in the 114th Congress as part of a bill introduced by Chairwoman NYDIA VELÁZQUEZ, H.R. 208, the Recovery Improvements for Small Entities After Disaster Act of 2015, the RISE Act. That law raised the collateralization threshold on disaster loans to make it easier for victims to obtain capital to rebuild their homes and businesses. Unfortunately, this provision will expire this year, so Congress must act.

H.R. 277 permanently raises the minimum disaster loan amount that the SBA may require collateral from \$14,000 to \$25,000. This means that a dis-

aster victim can continue to receive a \$25,000 loan, rather than just \$14,000, within 5 days of closing to speed up the reconstruction project.

Raising the unsecured loan amount provides support for Americans when they need it most. And for smaller businesses, time and again, we have seen that in the aftermath of a disaster, access to affordable credit can make the difference between remaining in business or closing their doors and putting Americans out of work.

Without this legislation, the unsecured loan limit for agency declarations will revert to the lower limits and create an unfair discrepancy for disaster survivors in areas of an SBA declaration and that of a major disaster declaration.

I thank Ranking Member CHABOT for cosponsoring this legislation, which allows more borrowers to access loans without having to put up collateral. I urge Members to support this bipartisan piece of legislation.

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

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

I rise in support of H.R. 277, the Access to Sufficient Capital for Everyone in Natural Disaster Areas Act of 2019, as also known as the ASCEND Act.

I want to thank the gentleman from New York, as well as the chairwoman of the committee, Ms. VELÁZQUEZ, for their bipartisan cooperation on the committee. It is probably one of the most, if not the most, bipartisan committee in Congress. We really do work together on behalf of small business; so I would like to thank the gentleman and, as always, Ms. VELÁZQUEZ.

When natural disasters strike the Nation, the U.S. SBA, the Small Business Administration, leads the government's long-term recovery efforts through its Disaster Loan Program. This program, which offers low-interest and fixed-rate financing to individuals and businesses, helps communities and neighborhoods as they recover and rebuild.

To assist disaster victims quickly and efficiently, the SBA offers an initial unsecured loan disbursement of \$25,000 to qualified victims. However, after November, that was going to drop to 14,000, and this reduced loan level would conflict with the disbursement levels attributed to all other declared disasters.

Immediately after a catastrophe, and when victims need help the most, loan levels across the SBA's Disaster Loan Program should be clear and consistent. So H.R. 277, this bill, codifies the \$25,000 unsecured loan limit for Physical Damage Loans under an SBA Agency disaster declaration.

I would, again, like to thank my colleagues on the other side of the aisle for their cooperation in attaining this effort, and I urge my colleagues to support the ASCEND Act.

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

Mr. DELGADO. Mr. Speaker, I have no further speakers, and I am prepared to close.

I reserve the balance of my time.

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

This commonsense legislation passed out of our committee unanimously and will allow the SBA to be nimbler and more responsive to survivors of a natural disaster, so I would urge my colleagues to support it.

I yield back the balance of my time.

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

There is little doubt that natural disasters result in economic hardship for the people living in those communities. And no matter the scope or the cause of a disaster, the first few weeks are critical to a small firm's recovery.

H.R. 277 seeks to provide that lifeline by permanently increasing the collateralization threshold to \$25,000 and giving peace of mind to disaster victims. This legislation is a much-needed response to the record-breaking disasters of the past 2 years, the impacts of which are still being felt in various parts of the country.

It is a commonsense move, and one supported by the Small Business Administration. In a report assessing the SBA Disaster Loan Program, the SBA recommended that an increase in the unsecured loan limit for disaster loans should be made permanent.

The agency, again, stated as much in congressional testimony at a hearing held last September before our committee and in its fiscal year 2020 budget and legislative proposals.

Again, I thank Ranking Member CHABOT for his support, and I urge my colleagues to support the bill.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. DELGADO) that the House suspend the rules and pass the bill, H.R. 277, as amended.

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

A motion to reconsider was laid on the table.

REQUIRING SMALL BUSINESS AND AGRICULTURE REGULATORY ENFORCEMENT OMBUDSMAN TO CREATE A CENTRALIZED WEBSITE FOR COMPLIANCE GUIDES

Mr. DELGADO. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 2142) to amend the Small Business Act to require the Small Business and Agriculture Regulatory Enforcement Ombudsman to create a centralized website for compliance guides, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 2142

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

SECTION 1. CENTRALIZED WEBSITE FOR COMPLIANCE GUIDES.

Section 30 of the Small Business Act (15 U.S.C. 657) is amended by adding at the end the following new subsections:

“(e) CENTRALIZED WEBSITE.—Not later than 6 months after the date of the enactment of this subsection, the Ombudsman shall maintain a publicly available website that includes—

“(1) hyperlinks to small entity compliance guides described under section 212(a)(1) of the Small Business Regulatory Enforcement Fairness Act of 1996; and

“(2) with respect to each such small entity compliance guide, the contact information for an individual who can offer assistance to small entities with respect to the rules that are the subject of such guide.

“(f) REPORT ON AGENCY COMPLIANCE.—The Ombudsman shall include in the annual report required under subsection (b)(2)(C) an assessment of agency compliance with the requirements of section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996 for the year covered by such annual report.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from New York (Mr. DELGADO) and the gentleman from Ohio (Mr. CHABOT) each will control 20 minutes.

The Chair recognizes the gentleman from New York.

GENERAL LEAVE

Mr. DELGADO. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the measure under consideration.

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

There was no objection.

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

I rise today in support of my bill, H.R. 2142, which eases regulatory compliance for small businesses.

Agencies are required by the Small Business Regulatory Enforcement Fairness Act to publish small entity compliance guides for each rule requiring a regulatory flexibility analysis. That guide is supposed to be posted and accessible to the public no later than the day a rulemaking becomes effective.

Yet, our committee continually hears from small business owners that they have great difficulty locating the guides. In our own investigation, we found that Federal agencies are inconsistent in their compliance with this rule.

Small businesses don't always have the resources to navigate multiple agency websites to understand their responsibilities under new laws. Instead, they are worried about meeting payroll, hiring talented workers, and running day-to-day operations of their small firms.

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This bill provides a centralized location at the SBA's Office of the National

Ombudsman to make it easier for business owners to find agency regulatory compliance guides and contact information. The SBA's Office of the National Ombudsman was created to help the small business community overcome regulatory barriers and ensure that agency actions are fair and reasonable. Centralizing various agency compliance guides in this office is a logical step to provide transparency and clarity for small businesses.

I want to thank Dr. JOYCE for working with me to identify this issue and find a bipartisan solution to ensure America's small firms have a one-stop shop for regulatory assistance.

I ask my fellow Members to support the bill, and I reserve the balance of my time.

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

I rise in support of H.R. 2142. This legislation offered by committee members Mr. DELGADO of New York and Dr. JOYCE of Pennsylvania make important changes to the SBA Office of the National Ombudsman that will make it easier for small businesses to comply with Federal regulations.

Congress established the Office of the National Ombudsman in 1996 to assist small businesses, small government entities, and small nonprofits when they are subject to excessive enforcement by a Federal agency. Excessive enforcement may include repetitive audits or investigations, excessive fines, penalties, threats, retaliation, or other unfair enforcement action.

This simple and commonsense bill would require the ombudsman to create a public website to provide the compliance guides required by section 212 of the Small Business Regulatory Enforcement Fairness Act, or SBREFA. Mr. Speaker, these compliance guides help small firms better understand how to comply with the most onerous Federal regulations. Housing them at one spot on the ombudsman's website is an easy way to save a small business a significant amount of time.

It is a good bill. I urge my colleagues to support it, and I reserve the balance of my time.

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

Mr. CHABOT. Mr. Speaker, I yield as much time as he may consume to the gentleman from Pennsylvania (Mr. JOYCE), the ranking member of our Rural Development, Agriculture, Trade, and Entrepreneurship Subcommittee.

Mr. JOYCE of Pennsylvania. Mr. Speaker, I thank the gentleman for yielding.

Mr. Speaker, I rise today in support of H.R. 2142. H.R. 2142 is a commonsense bill to ease the burden that Federal regulations place on small businesses.

As a small business owner myself, I can personally attest to the daunting feelings that are associated with new regulations. Navigating the bureaucracy of the Federal Government can be