

Huizenga	Moolenaar	Stauber
Hurd (TX)	Mooney (WV)	Stefanik
Johnson (LA)	Murphy (NC)	Steil
Johnson (OH)	Newhouse	Steube
Johnson (SD)	Norman	Stewart
Jordan	Nunes	Stivers
Joyce (OH)	Olson	Taylor
Joyce (PA)	Palazzo	Thompson (PA)
Katko	Palmer	Thornberry
Keller	Pence	Tiffany
Kelly (MS)	Perry	Timmons
Kelly (PA)	Peterson	Tipton
King (NY)	Posey	Turner
Kinzinger	Reed	Upton
Kustoff (TN)	Reschenthaler	Van Drew
LaHood	Rice (SC)	Wagner
LaMalfa	Riggleman	Walberg
Lamborn	Roby	Walden
Latta	Rodgers (WA)	Walker
Lesko	Roe, David P.	Waltz
Long	Rogers (KY)	Watkins
Loudermilk	Rose, John W.	Weber (TX)
Lucas	Rouzer	Webster (FL)
Marshall	Roy	Wenstrup
Massie	Rutherford	Westerman
Mast	Scalise	Williams
McCarthy	Schweikert	Wilson (SC)
McCaul	Scott, Austin	Wittman
McClintock	Shimkus	Womack
McHenry	Simpson	Woodall
McKinley	Smith (MO)	Wright
Meuser	Smith (NE)	Yoho
Miller	Smith (NJ)	Young
Mitchell	Smucker	Zeldin

NOT VOTING—19

Abraham	Duncan	Rogers (AL)
Babin	Emmer	Rooney (FL)
Barr	Gallagher	Sensenbrenner
Bishop (UT)	King (IA)	Spano
Brooks (IN)	Luetkemeyer	Walorski
Carter (TX)	Marchant	
Curtis	Mullin	

□ 1441

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PERSONAL EXPLANATION

Mr. BABIN. Mr. Speaker, had I been present, I would have voted: “no” on rollcall No. 120 (Veto message to accompany H.J. Res. 76—Borrower Defense CRA); “yes” on rollcall No. 121 (MTR on H.R. 51—Washington DC Admission Act); and “no” on rollcall No. 122 (Final Passage of H.R. 51—Washington DC Admission Act).

PERSONAL EXPLANATION

Mr. EMMER. Mr. Speaker, on June 26th, I was unable to be present in the House Chamber to cast my vote on two pieces of legislation. If present, I would have voted “nay” on passage of H.J. Res. 76 (RC 120), “yea” on the Motion to Recommit (RC 121), and “nay” on passage of H.R. 51 (RC 122).

PERSONAL EXPLANATION

Mr. KING of Iowa. Mr. Speaker, I was unable to vote on June 26, 2020, due to not being in D.C. Had I been present, I would have voted as follows: “no” on rollcall No. 120; “yes” on rollcall No. 121; and “no” on rollcall 122.

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 965, 116TH CONGRESS

Axne (Raskin)	Johnson (TX)	Lofgren (Boyle,
Cárdenas	(Jeffries)	Brendan F.)
(Gomez)	Khanna (Gomez)	Lowenthal
DeSaulnier	Kirkpatrick	(Beyer)
(Matsui)	(Gallego)	Lowey (Meng)
Deutch (Rice	Langevin	Moore (Beyer)
(NY))	(Lynch)	Napolitano
Engel (Titus)	Lawson (FL)	(Correa)
Frankel (Kuster	(Evans)	Payne
(NH))	Lewis (Kildee)	(Wasserman
Garamendi	Lieu, Ted (Beyer)	Schultz)
(Boyle,	Lipinski (Cooper)	Pingree (Kuster
Brendan F.)		(NH))

Sánchez (Roybal-	Watson Coleman	Wilson (FL)
Allard)	(Pallone)	(Hayes)
Murphy (NC)	Welch	
Serrano (Meng)	(McGovern)	
Speier (Scanlon)		

ESTABLISHING JOINT CONGRESSIONAL COMMITTEE ON INAUGURAL CEREMONIES

Mrs. DAVIS of California. Mr. Speaker, I ask unanimous consent to take from the Speaker's table the concurrent resolution (S. Con. Res. 38) to establish the Joint Congressional Committee on Inaugural Ceremonies for the inauguration of the President-elect and Vice President-elect of the United States on January 20, 2021, and ask for its immediate consideration in the House.

The Clerk read the title of the concurrent resolution.

The SPEAKER pro tempore (Mrs. DINGELL). Is there objection to the request of the gentlewoman from California?

There was no objection.

The text of the concurrent resolution is as follows:

S. CON. RES. 38

Resolved by the Senate (the House of Representatives concurring),

SECTION 1. ESTABLISHMENT OF JOINT COMMITTEE.

There is established a Joint Congressional Committee on Inaugural Ceremonies (in this resolution referred to as the “joint committee”) consisting of 3 Senators and 3 Members of the House of Representatives, to be appointed by the President of the Senate and the Speaker of the House of Representatives, respectively. The joint committee is authorized to make the necessary arrangements for the inauguration of the President-elect and Vice President-elect of the United States on January 20, 2021.

SEC. 2. SUPPORT OF THE JOINT COMMITTEE.

The joint committee—

(1) is authorized to utilize appropriate equipment and the services of appropriate personnel of departments and agencies of the Federal Government, under arrangements between the joint committee and the heads of those departments and agencies, in connection with the inaugural proceedings and ceremonies; and

(2) may accept gifts and donations of goods and services to carry out its responsibilities.

The concurrent resolution was concurred in.

A motion to reconsider was laid on the table.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 2 o'clock and 45 minutes p.m.), the House stood in recess.

□ 1459

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mrs. DINGELL) at 2 o'clock and 59 minutes p.m.

LEGISLATIVE PROGRAM

(Mr. FERGUSON asked and was given permission to address the House for 1 minute.)

Mr. FERGUSON. Madam Speaker, I rise for the purpose of inquiring of the majority leader the schedule for the week to come. I yield to my friend from Maryland (Mr. HOYER), the majority leader.

Mr. HOYER. I thank the gentleman from Georgia for yielding.

Madam Speaker, on Monday, the House will meet at 9 a.m. for morning-hour debate. I would repeat that because it is unusual. On Monday, we are meeting at 9 a.m. for morning-hour debate and 10 a.m. for legislative business, with votes expected to occur as early as 2:30 p.m.

On Tuesday and Wednesday, the House will meet at 9 a.m. for morning-hour debate and 10 a.m. for legislative business.

On Thursday, the House will meet at 9 a.m. for legislative business.

The House will consider H.R. 1425, the Patient Protection and Affordable Care Enhancement Act. This bill will significantly increase the ACA's affordability and subsidies, lower prescription drug prices, expand coverage, and crack down on junk plans, while strengthening protections for people with preexisting conditions and addressing racial health disparities.

The House will also consider, Madam Speaker, H.R. 7301, which is the Emergency Housing Protection and Relief Act of 2020. This bill would authorize nearly \$200 billion for the dire housing needs arising due to the COVID-19 pandemic.

H.R. 7301, which was included in the HEROES Act, would help renters and homeowners by extending the eviction and foreclosure moratoria and providing \$100 billion for emergency rental assistance; \$75 billion for homeowners assistance to cover mortgages, property taxes, and utilities; and more than \$11 billion for homeless assistance programs.

I would again reiterate that that bill passed as a part of the HEROES Act, which is now pending in the Senate.

Lastly, the House will consider H.R. 2, the Moving Forward Act. This bill would invest more than \$1.5 trillion in modern, sustainable infrastructure, while creating millions of good-paying jobs; combating the climate crisis; and addressing disparities in urban, suburban, and rural communities.

The bill includes a 5-year reauthorization of the surface transportation program, invests in schools with the Reopen and Rebuild America's Schools Act, invests over \$100 billion in our Nation's affordable housing infrastructure, delivers affordable high-speed broadband internet access to all parts of the country, and promotes new clean renewable energy infrastructure.

We expect, at that point in time, to be out on Thursday for the July Fourth break. I would tell the House that the 2 weeks that will follow the July

Fourth weekend will be reserved, as were the first weeks in June, for committees to do their work, in particular, the National Defense Authorization Act being considered by the House Armed Services Committee.

That bill is, obviously, very lengthy. It composes a little more than half of the discretionary spending, and we expect the committee to need substantial time to mark up that bill.

In addition, the Appropriations Committee will be marking up its 12 bills for consideration by the House.

Then, the last 2 weeks, we will be taking the products that will not be limited to the NDAA and the appropriations bills, but we will be primarily taking up the time with other legislation that will be promoted and sent to the floor for consideration by the committees.

Mr. FERGUSON. Madam Speaker, I very much appreciate that update.

Question: Does the gentleman expect to consider amendments to H.R. 2, the transportation bill, on the floor next week?

I yield to the gentleman from Maryland.

Mr. HOYER. Yes. I talked to Mr. MCCARTHY yesterday. Obviously, because of the timeframe that the COVID-19 health strictures have imposed upon us, it takes a long time to vote on amendments. So, rather than consider amendments individually, the leader and I talked about having amendments either in manager's amendments or in amendments that have a lot of individual amendments within them. And they will be considered en gros so that there may well be a lot of amendments, but we hope to hold the votes down to a manageable level.

As the gentleman knows, votes have been taking about an hour. If we took every amendment seriatim, frankly, we wouldn't finish until September. So, we are trying to manage that, and we are working with the minority leader.

Mr. FERGUSON. Madam Speaker, I am happy to hear that. But it seems kind of odd that this week, when we were considering the police reform bill, there were no amendment considerations.

I believe the majority leader, Madam Speaker, said on the floor that we have constraints on amendments because of the coronavirus. So I ask, if there were amendment constraints this week, do those same constraints exist next week?

Mr. HOYER. No, it turns out that we considered the bill in the House the same way the majority leader in the Senate wanted to consider the Scott bill, or the Republican policing bill. So, both Houses wanted to consider them, apparently, in the same way.

Mr. FERGUSON. Well, I certainly appreciate that, but I was a little disappointed this week, in the fact that I thought we had a chance to make the police reform bill better. It was a genuine effort on both sides of the aisle to have this discussion.

But once again, the Republican voice was left out. There were some really good amendments and ideas from my side that simply did not gain consideration on the floor, and they should have.

One such example was the Cline amendment that really would have discouraged collective bargaining agreements with organizations that really kind of had poor officer disciplinary tactics, something that could have fundamentally changed how departments operate in big cities.

But anyway, it is a disappointment. I hate that we did not get to do that.

Mr. HOYER. Will the gentleman yield?

Mr. FERGUSON. I yield to the gentleman.

Mr. HOYER. We are hopeful that the Senate will pass a bill. I know that my friend will say, Well, yes, but it is the Democrats that stopped the bill.

Let me tell the gentleman, I genuinely hope that we have a bill passed by the Senate, that we go to conference, and that we adopt a bill that can garner the support of the majority of the House and the Senate and can be signed by the President of the United States.

As I said on the floor when we considered the bill, KAREN BASS, the Congressional Black Caucus, and those of us who strongly supported the bill, we don't want to send a message. We want to make a difference. To the extent that making a difference requires us to have agreement between the two parties, I am hopeful we will get to that objective.

Mr. FERGUSON. Reclaiming my time, those words are fine now. But when we talk about having agreement and talk about having those discussions, Madam Speaker, clearly, the committee and this body should be considering it as an entire body. The opportunity for us to consider those amendments here on the floor of the House is really important.

But we understand that the minority in the Senate blocked debate and continuation of Mr. Scott's bill, Senator SCOTT's bill, which was, quite candidly, an excellent piece of legislation. If anyone has not seen his remarks on the Senate floor and his speech, I would highly encourage you to do it.

That was a disappointment. But then, to hear the majority leader say that we are going to eliminate debate in this House simply to do it in conference, I think we deserve a better opportunity than that.

But I understand. You are in the majority, and that is the way that you all have chosen to do that. But, hopefully, we can get to that point where we can have those honest debates right here on the House floor.

Mr. HOYER. Will the gentleman yield?

Mr. FERGUSON. For just a minute.

Mr. HOYER. The gentleman will surely note that when his party was in power and was scheduling bills, you

had the most closed rules of any Congress in the history of the Congress.

Mr. FERGUSON. It seems to me that I voted on a lot more amendments last year than I have this year. We probably did have more closed bills, but we seemed to have a lot more legislative activity. It seemed to be a lot more productive.

But anyway, Madam Speaker, another thing that is concerning to me is that I am disappointed about what has transpired in the House over the recent weeks. For the first time in 230 years, Members had to elect to come to D.C. to represent their constituents, but they no longer need to do that. Instead, they can now turn their voting cards over to another Member, including Speaker PELOSI, or any other Member, and have them vote in their place using this new proxy vote scheme.

One thing that I am thankful for is that the covered period for this laid out by the Speaker comes to an end July Fourth, and we look forward to seeing all the Members come back to do their jobs.

Since many States are fully reopened, and even here in D.C., phase 2 reopening is in its place, and you can go to restaurants and gyms. As a matter of fact, we can even now go to the House gym again. And most employees are returning to work.

With that said, I would like to confirm with the gentleman that he does not plan to extend the July Fourth covered period and continue this absurd proxy voting scheme.

Mr. HOYER. First of all, of course, I reject emphatically the premise that this is absurd. As the gentleman knows, there were some 70, some weeks ago, who cast a vote. There were 30 today. They cast their votes because they were concerned about their health or families' health to whom they would return.

I think the gentleman probably has been reading, as well, and maybe listening to the extraordinary spike in cases that have been identified and the concern that hospital beds will be overrun.

We will end this when the medical community, not somebody who has no medical knowledge and very little command of the facts, tells us it is time to get together again. When he told people to do that, they did get together, 10 of whom apparently work for the White House who have gotten infected, and, frankly, spikes in Florida, Texas, Arizona, and, yes, even California and some other States as well, including Arkansas.

Now, I am not sure exactly what the figures are in the gentleman's State. But, Madam Speaker, I believe that we are going to continue to be concerned about the health of the Members, the health of the staff, the health of the people who cover us on behalf of the American people.

So, I can't tell the gentleman whether it is going to end because I can't tell you when the pandemic is going to end.

I can't tell you when the spike in the numbers of people who are getting sick or people who are dying is going to end.

But I can tell you that we will be very sensitive to the risks, and we will act accordingly.

Mr. FERGUSON. Well, certainly, we want to be safe and thoughtful about what we do. But I think America—I think we have done an excellent job of what we set out to do, which was not to stop the spread of this virus, but it was to slow the spread of the virus.

Not a single one of us, not a single person in America, wanted to see one of our fellow Americans suffer because there was no room for them in a healthcare facility where they needed it. And I think that we have done that. I think America has shown that they have had the discipline to say at home and to bend the infection rate curve down.

So, sure, there will be more Americans that contract COVID. But thank goodness that our healthcare system is strong enough and intact that we have the capacity to take care of the most vulnerable.

Speaking of that, I think, as I have watched a lot of the news, a lot of the data, I am very, very concerned about the most vulnerable in our Nation. I think one of the most horrific things that has happened seems to be the blatant disregard for rules from CDC and CMS by some Governors, where they returned COVID-positive patients to the nursing homes, where they were able to infect the most vulnerable.

So, I would ask the majority leader, do you think that there will be legislation considering how to protect our patients in nursing homes and also to really hold those accountable that violated the rules and were reckless with our fellow Americans' lives?

Mr. HOYER. Will the gentleman from Georgia yield?

Mr. FERGUSON. I yield to the gentleman.

Mr. HOYER. I hesitate to ask the gentleman a question I don't know the answer to, so I won't. But I don't know which Governors the gentleman is talking about. But I will, certainly, want to find that out from the gentleman at some point in time.

Mr. FERGUSON. Reclaiming my time for just a minute, sir, I would refer you to the special committee led by the gentleman from South Carolina, Mr. CLYBURN. And I would refer you to the data that is coming out of that committee that clearly indicates where those particular States are.

Mr. HOYER. Let me tell the gentleman that we certainly intend to continue, as I said, to try to protect the American people. A lot of people have died. Over 122,000 people have died.

Mr. FERGUSON. And every one is a tragic loss.

□ 1515

Mr. HOYER. The President of the United States said this virus was a hoax.

Because he said it was a hoax, people thought they didn't have to worry about it. I tell my friend from Georgia, a hoax. He is a gentleman who refuses to set the example of wearing a mask, which the science and medical people say we ought to do, a gentleman who really shunted aside much of the science and medical advice that he got.

So I tell the gentleman we hope that the President is as concerned as my friend has stated he is, and I know that I am and I think all of our Members are.

Mr. FERGUSON. Madam Speaker, reclaiming my time, I am certainly glad to hear that my colleague from Maryland is truly committed to making sure that every single American stays as safe as they possibly can. When those incidents occurred where rules were violated, regulations were disregarded, there was, in fact, harm caused to our fellow Americans.

I tell my friend I am glad to know he is as committed to getting to the bottom of that as well, because I believe he is a man of honor and integrity. I believe his commitment to lead it to going to where the data and facts are, I tell my friend I am awfully glad to hear that.

Mr. HOYER. Will the gentleman yield?

Mr. FERGUSON. I yield to the gentleman from Maryland.

Mr. HOYER. Madam Speaker, I hope the gentleman has as high an expectation for the President of the United States as he has of others.

Mr. FERGUSON. Oh, Madam Speaker, not only is there an expectation, there is gratitude for the work that the President and the administration have done to get information out, to expand testing, to go out to make sure that the resources were delivered to our colleagues in the great State of New York, resources there to build extra hospital beds that nursing home patients could have gone to but, unfortunately, were sent back to their nursing homes.

Yes, I am grateful not only for his commitment to America, but I am grateful for the fact that he has helped lead this country and will continue to lead this country back. So, yes, we should all expect a lot of ourselves. We should be committed to the greatness of this country, as I know that we all are.

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

PROTECTING YOUR CREDIT SCORE ACT OF 2019

Ms. WATERS. Madam Speaker, pursuant to House Resolution 1017, I call up the bill (H.R. 5332) to amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore. Pursuant to House Resolution 1017, the

amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, modified by the amendment printed in part C of House Report 116-436, is adopted, and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 5332

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

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE.*—This Act may be cited as the “Protecting Your Credit Score Act of 2020”.

(b) *TABLE OF CONTENTS.*—The table of contents for this Act is as follows:

- Sec. 1. Short title; table of contents.
- Sec. 2. Establishment of online consumer portal landing page for consumer access to certain credit information.
- Sec. 3. Accuracy in consumer reports.
- Sec. 4. Improved dispute process for consumer reporting agencies.
- Sec. 5. Injunctive relief.
- Sec. 6. Increased transparency.
- Sec. 7. Consumer reporting agency registry.
- Sec. 8. Authority of Bureau with respect to consumer reporting agencies.
- Sec. 9. Bureau standards for protecting non-public information.
- Sec. 10. Report on data security risk assessments in examinations of consumer reporting agencies.
- Sec. 11. GAO study on the use of social security numbers.

SEC. 2. ESTABLISHMENT OF ONLINE CONSUMER PORTAL LANDING PAGE FOR CONSUMER ACCESS TO CERTAIN CREDIT INFORMATION.

(a) *IN GENERAL.*—Section 612(a)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681j(a)(1)) is amended by adding at the end the following:

“(D) *ONLINE CONSUMER PORTAL LANDING PAGE.*—

“(i) *IN GENERAL.*—Not later than 1 year after the date of enactment of this subparagraph, each consumer reporting agency described in section 603(p) shall jointly develop an online consumer portal landing page that gives each consumer unlimited free access to—

“(I) the consumer report of the consumer;

“(II) the means by which the consumer may exercise the rights of the consumer under subparagraph (E) and section 604(e);

“(III) the ability to initiate a dispute with the consumer reporting agency regarding the accuracy or completeness of any information in a report in accordance with section 611(a) or 623(a)(8);

“(IV) the ability to place and remove a security freeze on a consumer report for free under section 605A(i) and (j);

“(V) if the consumer reporting agency offers a product to consumers to prevent access to the consumer report of the consumer for the purpose of preventing identity theft, a disclosure to the consumer regarding the differences between that product and a security freeze as defined under section 605A(i) or (j);

“(VI) information on who has accessed the consumer report of the consumer over the last 24 months, and, as available, for what permissible purpose the consumer report was furnished in accordance with section 604 and section 609; and

“(VII) the credit score of the consumer in accordance with section 609(f)(7).

“(ii) *NO WAIVER.*—A consumer reporting agency described in section 603(p) may not require a consumer to waive any legal or privacy rights to access—

“(I) a portal established under this subparagraph; or

“(II) any of the services described in clause (i) that are provided through a portal established under this subparagraph.