Unfortunately, the Biden Administration is continuing Obama-era attacks against Alaska.

By reviewing federal rules that support Alaska and by placing a moratorium on energy development in ANWR, President Biden seems intent to surrender to his party's environmental extremists.

I want the President to know this: Alaskans have shown for decades that energy development and environmental protection can go hand in hand.

The executive actions he has taken in his first days in office serve only to hinder our state's economy, stifle energy independence, and prevent the Alaska Native community of Kaktovik from responsibly using their lands.

Tomorrow I will be proudly introducing Alaska's own Mathew Rexford, at the House Natural Resources Republican Forum titled, ''Where are the Jobs?''

Mr. Rexford is the President of the Kaktovik Inupiat Corporation and a strong leader.

The Alaska community of Kaktovik has long advocated for access to their lands and the opening of ANWR.

Development in the 1002 Area of ANWR would create countless jobs, revenue streams, provide for infrastructure and improve the health and economic well-being of the indigenous people.

While the United States should continue working to reduce emissions, doing so in a way that denies the opportunity for incremental improvements and technological innovations over time is unreasonable.

Resource development in ANWR would be a major win for out nations energy independence and security for decades to come.

I'm proud to stand with my friend Mathew Rexford to ensure that Kaktovik is heard on this issue.

I hope that the administration will listen and engage with native leaders like Mathew Rexford and I look forward to our forum tomorrow.

PROTECTING SENIORS FROM EMERGENCY SCAMS ACT

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 14, 2021

Ms. JACKSON LEE. Mr. Speaker, I rise in support of H.R. 446, the ''Protecting Seniors from Emergency Scams Act,'' which requires the Federal Trade Commission to report on, and increase awareness regarding, scams targeting older adults.

The FTC must: report on the number and type of scams that target older adults and provide policy recommendations to prevent such scams; revise the commission's web portal with current information about such scams, including contact information for law enforcement and protective services agencies; and coordinate with media outlets and law enforcement to disseminate such information.

Our seniors should not be victims of scams during coronavirus pandemic.

This bipartisan legislation will help protect seniors from fraud during this public health crisis and prevent emergency-related scams in the future.

Every year scam artists target senior citizens resulting in financial losses between $2 billion and $12 billion, and now during the COVID–19 pandemic, these scammers are using fear and uncertainty to take advantage of our vulnerable populations.

Our seniors have borne the brunt of this pandemic in high infection rates and deaths.

Now many seniors are being targeted by scammers who prey on their COVID–19 fears.

We must pass this bill and work to educate our seniors and those who care for them to look out for scams.

There is a moral obligation to stop these con artists by empowering seniors with facts and information while aggressively targeting criminals with all the resources available through the Federal Trade Commission.

Throughout the pandemic, uncertainty has led to many Houstonians falling victim to scam callers especially vulnerable populations like seniors.

Houston police and the Harris County District Attorney have made an arrest in an international cyber-scam that bilked unsuspecting, mostly elderly victims out of more than $1 million.

One victim of the scam, Asuncion Peppers, 74, a retired medical technician knows that first hand; She was bilked out of her life savings.

Hackers contacted Ms. Peppers on Facebook, pretending to be one of her Facebook friends.

She was told she was eligible for a government grant of almost one million dollars and all she had to do was send a check to pay taxes.

Investigators believes the scammers were operating from Nigeria, defrauding senior citizens in the U.S. and around the world.

Before Peppers realized she was being conned, she sent checks totaling $87,000 hard-earned money.

She said that she worked three jobs to build her life savings.

In her case the person who received the funds was 65-year-old Joe Reyes, who washed the funds through several local banks.

Reyes was receiving funds from scams and then converting them into Bitcoin to send back to the scammers.

Peppers and her husband are just two of 38 victims bilked out of more than $1.3 million before the fraud was discovered.

Reyes is now charged with money laundering and other charges that could send him to prison for years.

Our seniors need our help to be physically and financial safe during COVID.

The Protecting Seniors from Emergency Scams Act is endorsed by the Elder Justice Coalition; American Society on Aging; and the National Adult Protective Services Association.

I ask my colleagues to join me in supporting this bill.

NICHOLAS AND ZACHARY BURT MEMORIAL CARBON MONOXIDE POISONING PREVENTION ACT 0F 2021

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 14, 2021

Ms. JACKSON LEE. Mr. Speaker, I rise today in support of H.R. 1460, the ''Nicholas and Zachary Burt Memorial Carbon Monoxide Poisoning Prevention Act of 2021'', named after two young Minnesotan brothers who died of carbon monoxide poisoning, which directs the Consumer Product Safety Commission (CPSC) to award grants to states and tribal organizations to install carbon monoxide alarms in the homes of lowincome families and older adults and facilities that commonly serve children or older adults.

The Nicholas and Zachary Burt Memorial Carbon Monoxide Poisoning Prevention Act would also authorize the CPSC to establish a federal grant program to fund education and installation of CO detectors by state, local and tribal governments.

With better, commonsense safeguards in place, we can address the danger of accidental death by carbon monoxide poisoning, which represents a real danger for individuals and families.

According to the Center for Disease Control, at least 430 people in the U.S. die each year from carbon monoxide poisoning and approximately 50,000 people are forced to seek medical attention for accidental CO poisoning.

Carbon monoxide poisoning is an unimaginable way to die—it prevents blood from being able to buy into oxygen; causing suffocation while still being able to breathe.

Mr. Speaker, the devastating and unprecedented winter storm in Texas finally gave this important issue the national attention it deserves; but it came at the cost of the lives and health of Texans.

The plunging temperatures and persistent power outages this past / February found residents in my district searching for warmth increasingly from dangerous sources.

In one dark week in February, fire departments in Harris County alone responded to over 475 carbon monoxide calls.

During this week, like millions of Texans, Etenesh Mersha lost power during the storm.

In order to provide warmth for herself, her husband, and their two children, she turned on her car in an attached garage, leading to carbon monoxide poisoning for herself and her family.

Etenesh left the car running, and by the time help arrived, she and her daughter, Rakeb, died; Her husband and 8-year-old son were rushed to the hospital and survived.

A mother and daughter died while trying to stay warm because regulators in Texas had decided to forgo federal and state regulation.

At least 300 other cases of carbon monoxide poisoning, were reported in Harris County, making it a disaster within a disaster.

Although carbon monoxide is not visible, there are concrete ways we can protect against this unseen threat, including for those who are most vulnerable, like children and the elderly.

This legislation bolsters states' efforts to reduce the risk of carbon monoxide poisoning and help prevent these tragedies in Texas and across the nation.

Mr. Speaker, the CPSC must take action to better educate and inform families about the risks associated with improper methods to heat and power homes and work with the media to share this critical information.

I urge all members to join me in voting to pass H.R. 1460, the Nicholas and Zachary Burt Memorial Carbon Monoxide Poisoning Prevention Act of 2021, because the tragic deaths in Texas has shown that this danger must be addressed.

MICROLOAN IMPROVEMENT ACT OF 2021

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 14, 2021

Ms. JACKSON LEE. Madam Speaker, I rise in support of H.R. 1502—the ''Microloan Improvement Act of 2021,'' revises the microloan program managed by the Small Business Administration (SBA) to provide certain financial assistance to small businesses through designated intermediaries.

Specifically, the bill authorizes an intermediary to offer a line of credit to a small business, and it increases the average amount for loans from an intermediary to participating small businesses that makes the intermediary eligible for a reduced interest rate on SBA loans.

The bill also places limits on the repayment term for a microloan, and it prohibits the SBA from imposing any additional limitation on the term for repayment of a microloan.

Further, the SBA must:

reserve 15 percent of new loan funds that are made available for disbursement as microloans to designated underutilized states and make the remaining 85 percent available for any state;

establish a process for an intermediary to provide the major credit reporting agencies with information about a borrower that is relevant to credit reporting, and

include information regarding equitable distribution of loan funds in its annual report.

The SBA Microloan program approves up to $50,000 to small businesses to provide businesses with working capital, or to purchase inventory, supplies, and equipment.

Loans for $50,000 may not seem like a lot to a small business, but the micro small businesses that fill our neighborhoods would benefit from having access to these funds.

A micro enterprise employs nine people or fewer, and this is the most common kind of private-sector business in the United States.

Small business statistics show that while this might be the most common kind of enterprise, its share of employees is very small, providing only 10.5 percent of all private-sector jobs.

The fortunes of micro businesses during COVID–19 has been fraught with risks.

We know that:

82 percent of businesses that fail do so because of cash flow problems;

Small businesses employ 59 million people in the U.S.A;

50 percent of all small businesses are operated from home;

84 percent of small business owners indicate that they're feeling optimistic about the future of their companies;

64 percent of small business owners begin with only $10,000 in capital;

Approximately a quarter of small businesses begin with no financing whatsoever;

Only 40 percent of small businesses are profitable; and

Only 64 percent of small businesses have their own website.

Thousands of minority-owned small businesses were shown to be at the end of the line in applying to the government's Paycheck Protection Program (PPP).

According to an Associated Press analysis of the low-interest government loans, minority owners struggled more than white owners to find banks that would accept their applications; or otherwise were disadvantaged by the terms of the program.

Data from the Paycheck Protection Program released December 1 and analyzed by the Associated Press show that many minority owners desperate for a relief loan did not receive one until the PPP's last few weeks, while many more white business owners were able to get loans earlier in the program.

The program, which began April 3 and ended August 8 and handed out 5.2 million loans worth $525 billion, helped many businesses stay on their feet during a period when government measures to control the coronavirus forced many to shut down or operate at a diminished capacity.

The PPP program struggled to meet its promise of aiding communities that historically have not gotten the help they needed.

The PPP program was especially difficult to access for micro businesses.

A micro business employs nine people or fewer, and this is the most common kind of private-sector business in the U.S. Small business statistics show that while this might be the most common kind of enterprise, its share of employees is very small, providing only 10.5 percent of all private-sector jobs.

As the economy continues to recover, we should not forget that not all businesses will recover at the same rate, just as all workers are not heading back into the workforce with the same opportunities to find or resume employment.

I ask my colleagues to join me in supporting this bill that will provide much needed financial support to our mom and pop businesses.

FRAUD AND SCAM REDUCTION ACT

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 14, 2021

Ms. JACKSON LEE. Mr. Speaker, I rise today in support of H.R. 1215, the Fraud and Scam Reduction Act, which will create the Senior Scams Prevention Advisory Group and the Senior Fraud Advisory Office to improve the Federal Trade Commission's (FTC) prevention and response efforts against senior fraud and scams through enhanced coordination with key industries, consumer advocacy groups, appropriate law enforcement agencies, and consumers.

Every day, and far too often, vulnerable seniors in Texas and across the country fall victim to financial scammers.

Seniors have worked their entire lives with the promise of a safe and secure retirement, but unfortunately criminals are taking advantage of uncertainty surrounding the pandemic and working overtime to target them.

Retirement accounts are not the only damage these scams harm—they damage the independence and trust of a vulnerable community.

During the COVID–19 pandemic, we have seen instances of fraud rise in unprecedented numbers, as scammers attempt to take advantage of senior citizens and deprive them of their hard-earned savings.

Bad actors preying on older Americans is, unfortunately, nothing new. But in the midst of a global pandemic impacting Americans' lives and livelihoods, cracking down on those scams must be a priority.

One such scam was thwarted by Houston police and the Harris County District Attorney, who made an arrest in February in an international cyber-scam that bilked unsuspecting, mostly elderly victims out of more than $1 million.

This bill is aimed at cracking down on these scams by bringing public and private stakeholders together, so that we might give our seniors the resources they need to tackle these predatory schemes.

Although 1 in 20 seniors in the U.S. is a target of fraud schemes, the National Adult Protective Services Association has found that only 1 in 44 seniors report that they are victims of a fraud scheme.

The Senior Fraud Advisory Office will address these low reportingrates by directing the FTC to educate seniors, families, and caregivers of the process for contacting law enforcement after being targeted in a fraud scheme.

It will also direct the FTC to help improve the nation's fraud response efforts by reforming FTC's complaint system as well as enhancing fraud surveillance through better coordination with law enforcement agencies.

The Senior Scams Prevention Advisory Group will bring together relevant government agencies, consumer advocates, and industry representatives to collect and develop model educational materials for retailers, financial institutions, and wire transfer companies to use in preventing scams on seniors.

The FTC will coordinate efforts to educate the public and even the employees of key industries who often find themselves on the front lines of anti-scamming activities, helping prevent fraud before it happens.

Mr. Speaker, we need to strengthen federal prevention efforts and ensure leaders in the public and private sectors are collaborating on effective safeguards.

I urge all members to join me in voting to pass H.R. 1215, the Fraud and Scam Reduction Act, which is critical to protecting seniors' hard-earned savings and stopping fraudulent schemes before it's too late.

504 MODERNIZATION AND SMALL MANUFACTURER ENHANCEMENT ACT OF 2021

SPEECH OF

HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, April 14, 2021

Ms. JACKSON LEE. Madam Speaker, I rise in support of H.R. 1490, the ''504 Modernization and Small Manufacturer Enhancement Act,'' which modifies the Small Business Administration (SBA) 504 Loan Program an opportunity to modernize and expand.

The SBA 504 Loan Program allows small businesses to access SBA financing through a certified development company (CDC) for expansion or modernization.

Specifically, the bill adds policy goals, at least one of which a CDC must demonstrate to be eligible for assistance.