

Getting a dishonorable discharge may be the worst checkmark you can get in your life—truly, a scarlet letter. These sort of repercussions sound like they should be reserved for felons. But, no, this is what Joe Biden wants to hand down to our servicemembers. This is insulting, and we must put a stop to it.

For these reasons, I introduced legislation—the COVID-19 Vaccine Dishonorable Discharge Prevention Act—to prohibit the Department of Defense from dishonorably discharging American heroes who choose to not receive a COVID-19 vaccine.

There is no question about it: American heroes should not be treated as felons because of their personal medical choices.

This is one of a number of highly important issues for our national security that Leader SCHUMER and our colleagues across the aisle have to put on hold while they go back and forth on how to spend taxpayers' money on their radical agenda instead of finalizing the NDAA.

The annual defense bill is the only authorizing legislation that Congress passes every year—60 years in a row, as a matter of fact—but this now is the fourth latest in history that it has been initially brought up for consideration on the Senate floor.

Considering the foreign policy disasters this White House has created, one would think delivering a paycheck to our servicemembers and funding to increase our military's lethality would be top of mind.

Our troops deserve better, and I am calling on Leader SCHUMER to bring the NDAA to the floor. Our American heroes deserve better than this, and we need to get to my amendment as soon as possible.

I want to thank Senators CRUZ, LANKFORD, TUBERVILLE, CRAMER, JOHNSON, Senators RICK SCOTT, KENNEDY, and Senator WICKER for joining me in this important legislation.

I look forward to continuing to work with them once we submit it as an amendment to the NDAA.

I yield back.

The PRESIDING OFFICER. The Senator from North Carolina.

GOVERNMENT SPENDING

Mr. TILLIS. Mr. President, American families are hurting, and there is no relief in sight. We are facing skyrocketing inflation, and families are feeling it every time they go to the grocery store.

We are facing a supply chain crisis that threatens to deny families the food and goods that they need. We are facing a surging energy crisis that is literally burning holes in the wallets of hard-working Americans.

Just this week, I drove up from Charlotte and I was amazed at how much more it took me to refuel my truck about halfway up from Charlotte to DC.

This has gotten so bad that some families are really beginning to

rethink their travel plans as we approach the holidays. We are facing a labor shortage crisis, with small businesses and farms across the country struggling to fill jobs. Even as they raise the potential salaries, the people are simply not coming.

President Biden and his allies in Congress have chosen some interesting ways to respond to these crises. In some cases, they have just ignored them. They have been making excuses for others, and they have been making a case that everything will be fine if we just have more government, more spending, and more taxes.

That is why, for months, President Biden and congressional Democrats have put all their time and energy into crafting a completely partisan \$3.5 trillion tax-and-spending spree. They are spending on leftwing priorities that will result in more debt, more inflation, more dependency government, and more government intrusion into the lives of all Americans.

Equally concerning is how the Democrats want to pay for some of their out-of-control spending. They plan to take \$400 billion from taxpayers by monitoring and auditing their bank accounts.

Democrats want to turn your bank or your credit union—that small bank around the corner in some rural community across America—into a branch of the IRS, making them monitor and report your financial activity and directly report to it the IRS.

To make matters worse, the Democrats want to hire 80,000 new IRS agents so they can go through your personal financial information—what you spend your money on and what income you take in. And using that information, the IRS will then try to squeeze out any additional money that they can from you.

The Democrats originally proposed making the threshold of the IRS reporting at a \$600 transaction. Americans who heard about the scheme were outraged.

Most Americans aren't too fond of the IRS. I dare say, if you were to do a poll of the 10 most favorite government agencies, the IRS wouldn't make the list. And they certainly don't trust the IRS with having more power and more of your personal financial information.

My office alone has received over 15,000 emails opposing this overreach. I imagine many of my Democratic colleagues have heard from their constituents as well, so it is not surprising they went back to the drawing board. Since the \$600 transaction wasn't selling, they came up with a new proposal, and it was a total of \$10,000 in transactions that would trigger an IRS reporting requirement.

But you can't be fooled by this sleight of hand. It will subject nearly every American with a job to the same IRS scheme. Consider that the average American makes a little bit more than \$60,000 in annual expenditures, yet Democrats have the audacity to claim

that this plan is really just targeted to the wealthy.

I don't know many hairdressers and plumbers and painters or Uber drivers who are billionaires, but I do know that they make over \$10,000 a year and they will be subject to the same scheme because of the way they make their income.

Now, these hard-working Americans, who have done nothing wrong, could have their personal information sent directly to the IRS.

And let's be clear, this additional information won't even provide the IRS with direct evidence of tax noncompliance. Instead, it would give the IRS—and keep in mind, 80,000 more IRS employees; roughly twice, doubling the number of people working in the IRS—to go on a taxpayer-funded fishing investigation designed to rummage through individual Americans' finances in the hope of finding noncompliance.

We don't let police enter someone's house without a warrant in the hopes they can find something illegal, and we certainly should not provide this kind of power to the IRS.

And what will happen when a hard-working hairdresser or plumber or carpenter, who is already struggling to make ends meet, gets a letter from the IRS alleging that they owe more taxes?

They don't have an army of tax lawyers and accountants like billionaires do. They will have to try and take on the IRS themselves, and that is a losing proposition.

The IRS reporting plan is not about catching tax cheats and making sure billionaires are paying their taxes. It is about shaking down middle-class Americans to pay for the Democrats' tax-and-spending spree, plain and simple, burning them with more bureaucracy and giving them yet another thing they have to worry about, in addition to rising inflation, energy prices, and supply chain shortages.

I was talking with one of my staff this week about my own personal situation and what I think happens every day in this country. You have somebody who is struggling to pay their bills. I had a family member many years ago who came to me and said they needed—if I would give them a loan so that they could make ends meet. They worked in construction and they had a project coming due, but they had a cash-flow problem. So I made them a loan, like so many people do for their friends and family members. Well, depending upon the size of that gesture, it could suddenly be a reportable transaction to the IRS.

What is an IRS compliance agent going to do?

They are going to call you up and say: Well, you didn't report that as income.

And then the person is going to say: Well, it was a loan.

And then the IRS agent is going to say: Well, where was the document?

And so: It was with a brother or an uncle or a cousin. We shook hands, and I promised to pay him back.

Those are the kinds of things that are going to happen if this IRS tax transaction reporting goes into place. That is why I recently joined with Senator TIM SCOTT and dozens of my Republican colleagues to introduce legislation that will prevent the Biden administration and the IRS from implementing their surveillance plan. It is wrong. It is an overreach, and it is not going to work.

But the easiest solution is for my colleagues on the other side of the aisle to simply drop this misguided IRS reporting scheme.

Tax-and-spend policies have already made life harder for middle-class Americans. Americans are struggling from the impact of COVID, from the impact of inflation, from energy shortages, and so many uncertainties that we have experienced over the past couple of years. The last thing they need is to have the IRS, with an army of tens of thousands IRS agents, prying into their bank accounts and causing more confusion, more frustration, and more heartache at the worst possible time.

The PRESIDING OFFICER. The Senator from Washington.

AFFORDABLE HOUSING

Ms. CANTWELL. Mr. President, I come to the floor this afternoon to talk about the affordable housing crisis in the USA.

Mr. President, I ask unanimous consent to have this letter printed in the RECORD. It is from 44 different mayors representing 20 different States and the District of Columbia, talking about those housing priorities that we need to see in legislation that we will be voting on, including, No. 1, strengthening and expanding the low-income housing tax credit.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

October 23, 2021.

Hon. JOSEPH R. BIDEN, JR.,
President of the United States of America,
Washington, DC.

Hon. CHARLES SCHUMER,
Majority Leader, U.S. Senate,
Washington, DC.

Hon. NANCY PELOSI,
Speaker, House of Representatives,
Washington, DC.

DEAR MR. PRESIDENT, LEADER SCHUMER AND SPEAKER PELOSI: As 44 mayors representing communities across 20 states and the District of Columbia, we are writing to urge you to include our top housing priorities in any infrastructure investment. During this time of uncertainty and financial instability, the need to ensure all Americans can access safe, affordable housing is greater than ever. Housing investments are critical to the recovery of our cities and a top priority for our residents. We respectfully request that you prioritize them in the Build Back Better package, specifically:

1. Strengthen and Expand the Low-Income Housing Tax Credit (Housing Credit). The Housing Credit is our nation's primary tool for creating and preserving affordable housing and a critical building block to achieve multiple goals from the Build Back Better agenda—stabilizing families, climate resiliency, better physical and mental health outcomes, child development, and racial jus-

tice and economic opportunity. Further, Congress must act to increase Housing Credit authority this year or we will see a cut to production with the expiration of the temporary volume cap increase implemented in 2018, which will happen at the end of this year. States are also increasingly becoming bond-cap constrained and lowering the 50 percent bond-financing test would result in immediate production for those communities. In all, the production provisions proposed by the House would create an additional 1.4 million homes for 3.2 million people and generate 2 million jobs.

2. Include Robust Funding for the HOME Investment Partnerships (HOME) and Community Development Block Grant (CDBG) Programs. HOME and CDBG are proven tools in helping states and communities address their most pressing housing challenges, providing states and localities with the necessary flexibility and resources. Currently, Build Back Better includes \$34.77 billion for HOME—which estimates predict could help state and local governments develop nearly 107,000 new affordable housing units, while also providing tenant-based rental assistance to over 300,000 low-income families—and \$8.5 billion for CDBG. HOME and CDBG are smart investments that leverage billions more in public and private dollars and jumpstart the economy. In fact, HOME leverages more than \$4.50 in public and private funds for every dollar of HOME funding and has supported roughly 1.9 million jobs and generated \$123.6 billion in local income, according to the HOME Coalition's most recent analysis. Likewise, every dollar of CDBG leverages \$4.09 in public and private sources and has benefited 51.5 million persons through infrastructure improvements and another 1.6 million households through housing investments. Investment in these critical programs would mean better infrastructure, more jobs, increased access to key services, and additional units of affordable housing.

3. Provide Housing Stability for Families by Investing in Housing Choice Vouchers (HCV) and Project-Based Rental Assistance (PBRA). We strongly support the \$90 billion housing investment in HCVs and PBRA passed by the House Financial Services Committee in recognition of the critical importance of investing in decent, accessible affordable housing for those with the greatest needs—people experiencing homelessness and people with the lowest incomes. Taken together, transformative investments in HCVs and PBRA would mark the beginning of the elimination of homelessness once and for all. It would also provide a level of housing resilience that would enable renters to weather the next recession, pandemic, or disaster.

Our country cannot address poverty without also addressing our homelessness and housing crisis, and the investments in this bill to support families and build back our infrastructure will be diminished if families cannot afford a place to call home.

With a bold investment in housing, the federal government can effectively end housing instability in our country. The federal government has the opportunity to make that aspiration a reality.

Thank you for your time and leadership.

Sincerely,

Mayor Kathy Sheehan, Albany, NY; Mayor Justin M. Wilson, Alexandria, VA; Mayor Esther Manheimer, Asheville, NC; Mayor Lacey Beaty, Beaverton, OR; Mayor Lynne Robinson, Bellevue, WA; Mayor Seth Fleetwood, Bellingham, WA; Mayor Jesse Arreguin, Berkeley, CA; Mayor Alan Casavant, Biddeford, ME; Mayor Kim Janey, Boston, MA; Mayor Albert B. Kelly, Bridgeton, NJ; Mayor James Brainard, Carmel, IN; Mayor Lori Lightfoot, Chicago, IL;

Mayor Andrew Ginther, Columbus, OH; Mayor Michael B. Hancock, Denver, CO; Mayor Cassie Franklin, Everett, WA; Mayor David Meyer, Fairfax, VA; Mayor Paul Deasy, Flagstaff, AZ; Mayor Kamal Johnson, Hudson, NY; Mayor Svante Myrick, Ithaca, NY; Mayor Penny Sweet, Kirkland, WA; Mayor Leirion Gaylor Baird, Lincoln, NE; Mayor Derek Armstead, Linden, NJ; Mayor Robert Garcia, Long Beach, CA; Mayor Eric Garcetti, Los Angeles, CA;

Mayor Greg Fischer, Louisville, KY; Mayor Satya Rhodes-Conway, Madison, WI; Mayor Mark Gamba, Milwaukie, OR; Mayor Jacob Frey, Minneapolis, MN; Mayor Libby Schaaf, Oakland, CA; Mayor Adrian O. Mapp, Plainfield, NJ; Mayor Garrett Gatewood, Rancho Cordova, CA; Mayor Hilary Schieve, Reno, NV; Mayor Darrell Steinberg, Sacramento, CA; Mayor Todd Gloria, San Diego, CA; Mayor London N. Breed, San Francisco, CA; Mayor Sam Liccardo, San Jose, CA; Mayor Pauline Russo Cutter, San Leandro, CA;

Mayor Jenny A. Durkan, Seattle, WA; Mayor Rachelle Arizmendi, Sierra Madre, CA; Mayor Ben Walsh, Syracuse, NY; Mayor Victoria Woodards, Tacoma, WA; Mayor Muriel Bowser, Washington, D.C.; Mayor Michael T. Foley, Westbrook, ME; Mayor Kristine Lott, Winooski, VT.

Ms. CANTWELL. Mr. President, I come to the floor because many of my colleagues—29 have joined a bill that myself and Senator YOUNG sponsored, and, I think, 132 Members in the House of Representatives joined, all saying we need to incent more affordable housing.

Why do we need to incent more affordable housing?

If you don't incent it with the tax credit, people won't build it, particularly in a place like Seattle, where you can build other things and get a whole lot more money.

We need a workforce and we need the workforce to be in Seattle. We don't need them to be four counties away and drive in every day and clog our roads with added traffic that didn't need to be there. We need to build people close to their homes and need the flexibility of the affordable housing tax credit, which has been, in my mind, very helpful in being very specific in every community.

You can build affordable housing just for returning veterans. You can build affordable housing for workforce needs. You can build affordable housing just to house previously homeless people. You can build affordable housing to take students who are still going to school and don't have a place to live, making them have affordable opportunities.

The affordable housing tax credit is the primary tool with which we build housing. Let me say, 90 percent of the affordable housing that gets built in the USA gets built with the tax credit. That is right. Ninety percent of the affordable housing that gets built in the United States with the tax credit is built with—90 percent of affordable housing gets built with the tax credit.

That means even if we have other programs in the legislation that we have been talking about between the House and the Senate—like the home grant program or vouchers or things of that nature—if you don't use this aspect of the program, you are not going