

Centers will ensure small businesses have the resources necessary to create a cybersecurity plan and detect cyber risks.

Mr. Speaker, I urge my colleagues to support this legislation and I yield back the balance of my time.

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

The use of digital tools dramatically increased during the pandemic, even here in Congress; and the massive shift to remote work has resulted in a significant rise in cybersecurity threats and attacks.

Guarding against cyberattacks often comes with significant costs and a substantial investment of time and resources. Unfortunately, small businesses operating on thin margins have fewer resources to dedicate to cybersecurity.

S. 1687 ensures that the Nation's 62 lead SBDCs are fully equipped to assist small businesses with their cybersecurity needs at no cost. The bill would eliminate the primary obstacle of investment costs and make cybersecurity mitigation easier to adopt.

This bill is a commonsense solution to complex problems. I urge my colleagues to support S. 1687, the Small Business Cyber Training Act of 2022, as amended.

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

The SPEAKER pro tempore (Mr. BEYER). The question is on the motion offered by the gentlewoman from New York (Ms. VELÁZQUEZ) that the House suspend the rules and pass the bill, S. 1687, as amended.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. ROSENDALE. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

DISASTER ASSISTANCE FOR RURAL COMMUNITIES ACT

Ms. VELÁZQUEZ. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1617) to modify the requirements for the Administrator of the Small Business Administration relating to declaring a disaster in a rural area, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1617

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 "Disaster Assistance for Rural Communities Act".

SEC. 2. DISASTER DECLARATION IN RURAL AREAS.

(a) IN GENERAL.—Section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is amended by inserting after paragraph (15) the following:

"(16) DISASTER DECLARATION IN RURAL AREAS.—

"(A) DEFINITIONS.—In this paragraph—

"(i) the term 'rural area' means any county or other political subdivision of a State, the District of Columbia, or a territory or possession of the United States that is designated as a rural area by the Bureau of the Census; and

"(ii) the term 'significant damage' means, with respect to property, uninsured losses of not less than 40 percent of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower.

"(B) DISASTER DECLARATION.—For the purpose of making loans under paragraph (1) or (2), the Administrator may declare a disaster in a rural area for which a major disaster was declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170) and for which individual assistance was not authorized under section 408 of such Act (42 U.S.C. 5174) if—

"(i) the Governor of the State or the Chief Executive of the Indian tribal government in which the rural area is located requests such a declaration; and

"(ii) any home, small business concern, private nonprofit organization, or small agricultural cooperative has incurred significant damage in the rural area.

"(C) SBA REPORT.—Not later than 120 days after the date of enactment of this paragraph, and every year thereafter, the Administrator shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives a report on, with respect to the 1-year period preceding submission of the report—

"(i) any economic injury that resulted from a major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170) in a rural area;

"(ii) each request for assistance made by the Governor of a State or the Chief Executive of an Indian tribal government under subparagraph (B)(i) and the response of the Administrator, including the timeline for each response; and

"(iii) any regulatory changes that will impact the ability of communities in rural areas to obtain disaster assistance under this subsection."

(b) REGULATIONS.—Not later than 120 days after the date of enactment of this Act, the Administrator of the Small Business Administration shall issue regulations to carry out the amendment made by subsection (a).

(c) GAO REPORT.—

(1) DEFINITION OF RURAL AREA.—In this subsection, the term "rural area" means any county or other political subdivision of a State, the District of Columbia, or a territory or possession of the United States that is designated as a rural area by the Bureau of the Census.

(2) REPORT.—Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives a report on—

(A) any unique challenges that communities in rural areas face compared to communities in urbanized areas when seeking to obtain disaster assistance under section 7(b) of the Small Business Act (15 U.S.C. 636(b)); and

(B) legislative recommendations for improving access to disaster assistance for communities in rural areas.

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

New York (Ms. VELÁZQUEZ) and the gentleman from Missouri (Mr. LUETKEMEYER) each will control 20 minutes.

The Chair recognizes the gentlewoman from New York.

GENERAL LEAVE

Ms. VELÁZQUEZ. 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 gentlewoman from New York?

There was no objection.

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

Mr. Speaker, I rise in support of S. 1617, the Disaster Assistance for Rural Communities Act. This bill will close a loophole in the Small Business Administration's disaster lending program, which disproportionately impacts homeowners and businesses located in remote rural areas.

Although people assume SBA only provides assistance to small businesses after a declared disaster, the opposite is true. In fact, according to CRS, approximately 80 percent of SBA disaster loans were awarded to individuals and households rather than businesses.

SBA's disaster lending program has been an important tool that helps not only businessowners, but also homeowners and renters rebuild after disasters and emergencies.

Under the current law, when the President declares a disaster under the Stafford Act, but does not authorize individual assistance, the SBA must declare a disaster for an individual to apply for a loan.

Yet, for SBA to declare a disaster, a minimum amount of physical damage must be sustained by a certain number of homes and businesses in a county or smaller political subdivision. This policy hurts remote rural areas because SBA cannot declare a disaster if a minimum number of homes or businesses aren't damaged or destroyed.

This outdated policy is hurting some of our most vulnerable citizens. We must close this loophole, especially as major disasters become more prevalent and destructive due to climate change.

In 2021, the United States experienced 20 separate billion-dollar weather and climate disasters, which caused \$145 billion in damage.

This bill addresses this issue by allowing SBA to declare a disaster in any rural area in which a major disaster has been declared by the President but individual assistance hasn't been authorized under the Stafford Act. It is critical that SBA disaster lending programs be available to all individuals, no matter where they reside or where they operate their business.

I thank Senators RISCH, SHAHEEN, HASSAN, KENNEDY, and BRAUN for their leadership on this important measure. I also thank Mr. GOLDEN, who introduced a companion bill on the House side.

Mr. Speaker, I urge all Members to vote "yes," and I reserve the balance of my time.

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

Mr. Speaker, I rise in support of S. 1617, the Disaster Assistance for Rural Communities Act.

Whether it is a hurricane, tornado, fire, or flood, we are all too familiar with a natural disaster's devastating impact on our communities and constituents. Following a disaster, the SBA provides valuable services and loans to businesses and homes affected.

Due to the rural areas being sparsely populated, they are often outliers when it comes to disaster assistance. This important legislation corrects this unintended consequence by creating a rural category for SBA-declared disasters.

Additionally, the legislation requires the Government Accountability Office, GAO, to report on how rural areas are specifically impacted by disasters, and the legislation requires the SBA to annually report on all rural disaster declarations.

Small businesses are the lifeblood of the economy in rural communities, and we must ensure that they have the ability to receive SBA assistance when a disaster strikes.

I thank my Senate colleagues for their support for rural communities and their work on this legislation.

Mr. Speaker, S. 1617 will provide rural areas with enhanced eligibility for SBA-disaster-declared loans. This bipartisan bill takes an important step to aid rural communities and small businesses when a disaster strikes.

Mr. Speaker, S. 1617 passed the Senate in September, and I urge my colleagues to support this legislation.

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

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

This legislation to update SBA's policy to provide assistance to homeowners and businesses in remote rural areas is long overdue. Individuals affected by natural disasters need SBA assistance now more than ever, particularly with the threat of major disasters due to climate change.

A business' location shouldn't determine their eligibility for aid in the wake of a natural disaster. Simply put, it is not fair for SBA loans to be available for individuals impacted by a tornado or flood in an urban area, but not a remote rural area just because the number of properties damaged by the disaster didn't meet an arbitrary threshold.

The SBA's disaster lending program has been an essential tool helping people get back on their feet after a disaster and the program should be available to help as many people as possible.

I thank Ranking Member LUETKEMEYER for working with me to get this bill passed today.

In the 117th Congress, Representative LUETKEMEYER joined the committee as

the ranking member, and while we may not have always seen eye to eye, we were able to set aside our differences to bring more than 20 bipartisan bills to the floor, including legislation to extend the statute of limitations for fraud cases involving PPP and COVID EIDL.

The spirit of bipartisanship has always been central to the day-to-day operations of the committee. I look forward to continuing this tradition. American small businesses deserve nothing less.

I once again thank the members of the committee and their staff who have worked tirelessly through this Congress to aid small business owners and entrepreneurs throughout the country. I am incredibly proud of all the work our committee has done to support small businesses when they needed it the most.

Mr. Speaker, I urge my colleagues to vote "yes" on S. 1617, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from New York (Ms. VELÁZQUEZ) that the House suspend the rules and pass the bill, S. 1617.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. ROSENDALE. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

MESSAGE FROM THE SENATE

A message from the Senate by Ms. Byrd, one of its clerks, announced that the Senate has passed with an amendment in which the concurrence of the House is requested, a bill of the House of the following title:

H.R. 1193. An act to amend title VI of the Public Health Service Act to direct the Director of the National Institutes of Health, in consultation with the Director of the National Heart, Lung, and Blood Institute, to establish a program under which the Director of the National Institutes of Health shall support or conduct research on valvular heart disease and for other purposes.

The message also announced that the Senate has passed a bill of the following title in which the concurrence of the House is requested:

S. 4052. An act to reauthorize a program for early detection, diagnosis, and treated regarding deaf and hard-of-hearing newborns, infants, and young children, and for other purposes.

The message also announce that the Senate agrees to the amendment of the House of Representatives to the bill (S. 3662) entitled "An Act to temporarily increase the cost share authority for aqueous film forming foam input-based testing equipment, and for other purposes."

The message also announced that pursuant to Public Law 110-315, the

Chair, on behalf of the Majority Leader, announced that appointment of the following individuals to be members of the National Advisory Committee on Institutional Quality and Integrity:

Dr. Zakiya Smith Ellis of Georgia.

Debbie Cochran of California.

Dr. Jose Luis Cruz Rivera of Arizona.

COMMUNITY DISASTER RESILIENCE ZONES ACT OF 2022

Ms. NORTON. Mr. Speaker, I move to suspend the rules and pass the bill (S. 3875) to require the President to develop and maintain products that show the risk of natural hazards across the United States, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 3875

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 "Community Disaster Resilience Zones Act of 2022".

SEC. 2. FINDINGS.

Section 101(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121(b)) is amended—

(1) in paragraph (5), by striking "and" at the end;

(2) in paragraph (6), by adding "; and" at the end; and

(3) by adding at the end the following:

"(7) identifying and improving the climate and natural hazard resilience of vulnerable communities."

SEC. 3. NATURAL HAZARD RISK ASSESSMENT.

(a) IN GENERAL.—Title II of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5131 et seq.) is amended by adding at the end the following:

"SEC. 206. NATURAL HAZARD RISK ASSESSMENT.

"(a) DEFINITIONS.—In this section:

"(1) COMMUNITY DISASTER RESILIENCE ZONE.—The term 'community disaster resilience zone' means a census tract designated by the President under subsection (d)(1).

"(2) ELIGIBLE ENTITY.—The term 'eligible entity' means—

"(A) a State;

"(B) an Indian tribal government; or

"(C) a local government.

"(b) PRODUCTS.—The President shall continue to maintain a natural hazard assessment program that develops and maintains products that—

"(1) are available to the public; and

"(2) define natural hazard risk across the United States.

"(c) FEATURES.—The products maintained under subsection (b) shall, for lands within States and areas under the jurisdiction of Indian tribal governments—

"(1) show the risk of natural hazards; and

"(2) include ratings and data for—

"(A) loss exposure, including population equivalence, buildings, and agriculture;

"(B) social vulnerability;

"(C) community resilience; and

"(D) any other element determined by the President.

"(d) COMMUNITY DISASTER RESILIENCE ZONES DESIGNATION.—

"(1) IN GENERAL.—Not later than 30 days after the date on which the President makes the update and enhancement required under subsection (e)(4), and not less frequently than every 5 years thereafter, the President shall identify and designate community disaster resilience zones, which shall be—

"(A) the 50 census tracts assigned the highest individual hazard risk ratings; and