

GOVERNOR PILLEN'S GREAT WORK
FOR NEBRASKA

□ 0915

(Mr. FLOOD asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. FLOOD. Madam Speaker, I rise today to highlight the success of Governor Jim Pillen in Nebraska to help reduce property and income taxes while expanding educational opportunities across our State.

Less than a year ago, Governor Pillen took office as Nebraska experienced historic levels of tax revenue. His first budget poured billions of dollars into property tax relief, helping alleviate Nebraska's high property taxes.

He cut income taxes and sped up the total repeal of Social Security taxes. He also increased the amount of funding the State provides for special education and created an education future fund which committed \$1 billion to help Nebraska's schools.

Along the way, he made history by bringing school choice to Nebraska by establishing a scholarship tax credit to help families access more educational opportunities.

This is really just a snapshot of what Governor Pillen had accomplished in less than 12 months, and there is more to come.

Madam Speaker, I congratulate Governor Pillen on his great work.

ADVANCING THE WELL-BEING OF
THE LATINO COMMUNITY

(Ms. GARCIA of Texas asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. GARCIA of Texas. Madam Speaker, I had the honor of hosting our Vice President KAMALA HARRIS in my district as part of the Congressional Hispanic Caucus On the Road series just this week.

Together with our Caucus chair, NANETTE BARRAGÁN, we delved into critical issues, such as reproductive rights, mental health, gun violence, small businesses, and the challenges ahead impacting Latinos in Texas and across America.

This visit also provided a platform to discuss the remarkable programs achieved under the leadership of the Biden-Harris administration, emphasizing the positive impact on our Latino community.

As we reflect on the progress achieved, we are reminded that there is yet still so much work to do, and that every issue is a Latino issue.

Our commitment to advancing the well-being of the Latino community remains steadfast, and we are determined to tackle the challenges ahead, putting people over politics. As I always say, "si se puede," "yes, we can."

WHAT WE CAN TAKE TO THE
AMERICAN PEOPLE

(Mr. COLLINS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COLLINS. Madam Speaker, one of our colleagues recently asked what our House majority has been doing that we can campaign on, things we can take back to the American people.

In addition to JAMES COMER and JIM JORDAN exposing Biden's corruption, all committees have exposed Federal agencies, keeping them in check. It is not just here in D.C. We have been taking our hearings all over the country to learn what needs fixing from the American people.

We have passed bills to unleash our energy sector, secure our border, and cut spending. We have sent bills over to the Senate to modernize Federal agencies and reduce regulations. We have passed 7 of 12 appropriations bills that cut spending and rein in unelected bureaucracies. We would have had all 12 of our appropriations done by now if Members would not stop making perfect the enemy of the good by taking down rules and bills that cut spending.

To those who want to make more cuts, I do, too, and we can work on that. Let's at least start by getting off the Pelosi budget and cutting something. That is something we could campaign on, but only if we do it.

RECOGNIZING THE INCREDIBLE
SERVICE OF JOHN SHINHOLSER

(Ms. SPANBERGER asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. SPANBERGER. Madam Speaker, I rise today to recognize the incredible service of John Shinholser.

Since 2004, John has served as the president and cofounder of The McShin Foundation, a substance use disorder recovery organization that provides lifesaving resources to Virginians who are struggling with substance use disorder. These services range from medical detox to sober living and from providing peer-to-peer mentorship to advocating for more support for reentry services in jails and prisons.

John is a leader in this space, and from the day I first started in politics, he wanted to make sure that helping those with substance use disorder was a priority of mine.

Last year, John marked 40 years in recovery himself. He achieved sobriety while he was serving in the United States Marine Corps in 1982, and he never looked back. For decades, he has used his own story to empower others, to help them and their families to sustain their recoveries.

He has treated substance use disorder as the illness that it is. With his philosophy that substance use disorder is an illness, not a character flaw, he and

his wife, Carol McDaid, have reached tens of thousands of Virginians. They have saved lives and saved families.

He might be retiring from leading The McShin Foundation, but I know that he is far from retired when it comes to making a difference in our community.

On behalf of a grateful Commonwealth and on behalf of every person whose life he has impacted, including mine, I stand before the United States House of Representatives in thanking John Shinholser for his lifelong mission of helping others and our Nation.

PROVIDING FOR CONGRESSIONAL
DISAPPROVAL OF THE RULE
SUBMITTED BY THE BUREAU OF
CONSUMER FINANCIAL PROTECTION
RELATING TO "SMALL
BUSINESS LENDING UNDER THE
EQUAL CREDIT OPPORTUNITY
ACT (REGULATION B)"

Mr. WILLIAMS of Texas. Madam Speaker, pursuant to House Resolution 891, I call up the joint resolution (S.J. Res. 32) providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to "Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)", and ask for its immediate consideration in the House.

The Clerk read the title of the joint resolution.

The SPEAKER pro tempore. Pursuant to House Resolution 891, the joint resolution is considered read.

The text of the joint resolution is as follows:

S.J. RES. 32

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress disapproves the rule submitted by the Bureau of Consumer Financial Protection relating to "Small Business Lending Under the Equal Credit Opportunity Act (Regulation B)" (88 Fed. Reg. 35150 (May 31, 2023)), and such rule shall have no force or effect.

The SPEAKER pro tempore. The joint resolution shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees.

The gentleman from Texas (Mr. WILLIAMS) and the gentlewoman from California (Ms. WATERS) each will control 30 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. WILLIAMS of Texas. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and submit extraneous material on the bill under consideration.

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

There was no objection.

Mr. WILLIAMS of Texas. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise today in support of this joint resolution of disapproval. We must overturn the CFPB's small business lending rule to ensure small businesses across America, which are the backbone of our country, have continued access to affordable credit to support and grow our economy.

Access to affordable credit is key to ensuring communities across America remain vibrant. Unfortunately, the CFPB's small business lending rule undermines the goal of affordable and available credit, which I think we all should share.

Here is why. First, the CFPB's rule is overly broad. It will require lenders to collect massive amounts of data whenever a small business owner applies for credit. Most of the information is unnecessary to make a fair, equitable, safe, and sound loan. Requiring lenders to provide the information infringes on small business owners' rights to privacy about their personal and business information when applying for credit.

Second, the CFPB's rule is burdensome. Community banks and credit unions across America account for the majority of small business lending. They are doing their part. Despite claims from my colleagues across the aisle, this rule does not go after big banks. It will have the biggest impact on the small community financial institutions already operating under the thinnest of margins because of runaway inflation and increased interest rates through the Federal Reserve—in general, the Biden economy.

The rule also discourages banks and credit unions from expanding their lending portfolios. They might simply decide that the droves of new compliance officers they would have to hire to comply with this onerous rule would simply not be worth it, and Main Street is hammered again.

The CFPB Director says he is trying to be sensitive to the needs of small community financial institutions, oftentimes advocating for relationship banking. However, in the rule, CFPB sets the transaction threshold at an incredibly low 100 loans in the preceding 2 calendar years. This means the smallest of banks, small businesses, and their owners will be the ones to bear the brunt of the unnecessary data collection, and Main Street is hammered again.

Third, the rule will be difficult to implement. The rule itself is nearly 900 pages and requires lenders to report 81 data fields. Developing compliance systems to achieve this will be extremely costly for firms, which takes resources away from actually lending to small businesses, and Main Street is hammered again.

The timeline for implementation is also insufficient for lenders to develop the necessary systems to comply with such a complex and burdensome regula-

tion. Each hour a lender spends on the overly broad data collection demanded by the rule is an hour not devoted to ensuring credit is available and affordable for small businesses, and Main Street is hammered again.

Finally, it is unclear what the Bureau intends to do with its exceedingly expansive data demands. What we do know is the CFPB plans to post the data publicly on the CFPB's website. This is concerning, given the Bureau's alarming record of facilitating the naming and shaming of companies whose business activities progressive activists want to attack, adding to the concerns of the CFPB's abysmal track record of protecting the highly sensitive data it already collects.

In fact, back in February of this year, there was a major unauthorized data breach by a CFPB employee, which included personally identifiable information and confidential supervisory information. Therefore, why should we ever trust them to protect sensitive information of small business owners this time around?

To sum it up, the rule is backward-looking, anti-small business, anti-capitalism, anti-competition, anti-free markets, and anti-risk and reward.

It is critical that we pass this resolution to overturn this reckless CFPB rule to protect small business access to the credit needed to continue to innovate and grow our economy. A new idea while we are at it: Let's put people back to work again.

Madam Speaker, I urge my colleagues to support this resolution, and I reserve the balance of my time.

Ms. WATERS. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, S.J. Res. 32 would repeal the CFPB's small business lending rule, which was required by Congress in section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The CFPB's rule would simply require lenders to collect and report data on small business lending. This data will help drive competition in the market, lowering small business costs, and help combat discrimination.

I worked closely with my colleague, Congresswoman NYDIA VELÁZQUEZ, who is the ranking member of the Small Business Committee, to ensure that this provision was included in the Dodd-Frank Act because we both knew how critical this data would be to helping small businesses.

Access to capital is a key challenge that many small businesses face. For example, Goldman Sachs found that over 75 percent of small businesses they surveyed were concerned about access to capital. Research has also shown that minority-, women-, and LGBTQ+-owned businesses are more likely to be denied loans and pay steeper interest rates.

Access to capital is an issue for many family farms, which don't have the same access that larger agricultural corporations have. In addition, access

to capital is an issue for our young people working in the gig economy seeking to start a business of their own but too often told "no" by banks.

Unfortunately, section 1071 of Dodd-Frank was not implemented for 13 years. In fact, small business owners had to sue the CFPB under the Trump administration to force implementation of this rule.

One of the small business owners who sued the CFPB was ReShonda Young, a Black woman who founded Popcorn Heaven, a small business selling gourmet popcorn in Waterloo, Iowa. Ms. Young explained that she was a victim of discriminatory lending practices, saying: "In several instances, there was just blatant discrimination, and in other cases, I found out about it later on. And it wasn't just me."

She further explained: "I had a regular hourly income. My personal expenses were pretty low, so it wasn't like I couldn't cash infuse from my personal [income] if I needed to. My credit score was good, but I couldn't get what I needed. . . . Enough of the disrespect. Enough with the blatant disrespect. When a bank says, 'We don't want your business for any good reason. Why don't you move your account elsewhere?' it was at that point, okay, something has to be done."

The CFPB, under the leadership of a Trump appointee, settled the case and agreed to a court-supervised timeline, resulting in the final rule that the CFPB issued this year.

Now that the CFPB's rule has been finalized after all of these years, so many other small businesses in Iowa, North Carolina, Texas, California, and all across the country will be able to reap the benefits of a more transparent lending marketplace that Ms. Young should have had.

Specifically, the CFPB rule will allow small businesses to comparison shop between lenders and see how much other small businesses are being charged for their loans. This price transparency is essential to a competitive and fair marketplace.

In designing the rule, the CFPB was mindful of its impact on community financial institutions. For example, the rule completely exempts lenders that originated fewer than 100 small business loans in each of the 2 preceding years. This fully exempts more than 80 percent of depository institutions, including 98 percent of credit unions. For lenders that originated more than 100 loans, they would have more than 2 years before they would need to begin to comply with the rule in 2026.

Make no mistake, S.J. Res. 32 is just another part of Republicans' relentless attack on the CFPB. They have erroneously claimed that the CFPB is unconstitutional and unaccountable and have even gone so far as to attempt to eliminate the agency altogether.

□ 0930

Our constituents disagree. A recent bipartisan poll found that 82 percent of

Americans, including 77 percent of Republicans, support the CFPB and its mission.

I will highlight three main points about the CFPB small business lending rule that this resolution would repeal. First, the data collected under the rule is very similar to data collected under the Home Mortgage Disclosure Act or HMDA.

This data collection under HMDA has been going on for decades, successfully bringing much needed transparency to the mortgage market. Despite misleading claims by Republicans, I want to be very clear that small businesses are not—are not—are not required to provide demographic information about their ownership under the rule. It is completely voluntary.

I have to repeat that because too many on the opposite side of the aisle are telling people that it is a mandate. It is not. It is voluntary.

Second, this rule will help all small businesses thrive by providing greater transparency that will drive competition in the small business lending market ultimately increasing access to credit and lowering interest rates for small businesses.

Third, as I mentioned earlier, we have seen how HMDA data from mortgages have been instrumental to identifying discriminatory trends like modern-day redlining. The CFPB's rule would similarly help prevent discrimination in the small business lending market, giving our regulators and the public another tool to identify discriminatory trends.

Many of us also recall the challenges that too many small businesses faced during the COVID-19 pandemic. Unfortunately, when Congress stepped in to provide relief through the Paycheck Protection Program, or PPP, the big banks that were tasked with implementing the program chose to prioritize their concierge clients, including some Members of Congress, leaving small businesses, especially those owned by people of color, out in the cold.

It is perhaps not a coincidence that the same big banks who misused PPP to the detriment of small businesses during the early stages of the pandemic are now pushing for the passage of this Senate Joint Resolution 32 opposing the CFPB, which would help them continue to operate with a lack of transparency and avoid accountability.

However, the big banks are alone in their support for this misguided resolution. In fact, more than 230 organizations representing small businesses, family farmers, community leaders, and others strongly oppose S.J. Res. 32.

There is a lot of talk in Congress about how we love small businesses, how we support small businesses, but the proof of the pudding is in the eating. Therefore, I urge Members on both sides of the aisle to actually do something to help small businesses.

Stop talking about how you support small businesses when you know they

need access to capital that they don't have. We want to do something real for small businesses. If you do, vote down this harmful resolution.

Madam Speaker, I reserve the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 1 minute to the gentlewoman from the great State of Texas (Ms. DE LA CRUZ).

Ms. DE LA CRUZ. Madam Speaker, I thank the gentleman for yielding.

I rise today to express my strong support for S.J. Res. 32, a resolution disproving of the CFPB's overreaching and burdensome rule under section 1071 of the Dodd-Frank Act.

This rule is nearly 900 pages long. It imposes onerous data collection requirements on small business lenders in places like south Texas.

This regulatory overreach is not just impractical; it directly threatens the lifeline of America's economy—our great small businesses.

Mom-and-pop shops are the backbone of our communities and need access to create, to grow, and to thrive. This rule, with its misaligned definitions and excessive demands, will only hinder their access to the necessary financial resources.

By supporting this resolution, we stand for common sense, for small businesses, for community banks, for local families, and for a regulatory environment that fosters economic growth.

I urge my colleagues to join me in supporting this resolution to safeguard the health of our Nation's economy.

Ms. WATERS. Madam Speaker, I yield such time as she may consume to the gentlewoman from New York (Ms. VELAZQUEZ), the ranking member of the Small Business Committee who has been working on the Small Business Committee for over 30 years and served as the chair before the last election and who has been fighting for small businesses all of her career.

Ms. VELAZQUEZ. Madam Speaker, I thank Ranking Member WATERS for yielding.

I rise today in strong opposition to this resolution. As one of the central architects of section 1071, I understand better than most what this provision does and doesn't do.

During my time as ranking member of the Small Business Committee and as a senior member of the Financial Services Committee, I have seen women- and minority-owned small businesses struggle to access capital due to the lack of data and transparency related to small business lending.

The scant data that does exist continues to show these businesses lack the same access to financing compared to White-owned firms.

Section 1071 attempts to remedy this by requiring financial institutions to collect and report on the demographics of small business owners applying for financing.

Doing so facilitates the enforcement of fair lending laws and identifies busi-

nesses and community development needs.

Supporters of this resolution claim it will excessively burden smaller institutions. However, CFPB Director Chopra recently testified that approximately 2,000 banks will be exempted from the rule's reporting requirements.

Others claim the rule is too intrusive. Yet, safeguards like voluntary reporting—and you are going to hear time and again that this is a mandate even when I took the text in the manual and read it to the Members. It is voluntary. It is not a mandate. Unique identifiers are included in the rule. Without this information, discriminatory lending will continue.

When crafting this rule, the CFPB conducted considerable outreach to small firms and considered thousands of public comments from entrepreneurs.

During a recent Small Business Committee hearing, we received testimony that this rule will help the market better address both the lack of access to affordable capital and the rise of irresponsible lending.

Mr. MEUSER. Madam Speaker, will the gentlewoman yield?

Ms. VELAZQUEZ. Madam Speaker, I will not yield.

It will allow lenders to help tailor their products and services to meet their borrower's needs and spur additional investment in small businesses without creating another government program.

If you are for smaller government spending, look right here. Let's remedy this situation where we have empirical data that minority women, small businesses, female-owned businesses, and rural businesses do not have the same access to affordable capital.

It has been 13 long years. We cannot reverse course now. To do so would be an insult to the minority-owned businesses that are counting on our support.

Madam Speaker, I urge my colleagues to vote "no" on this resolution.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 2 minutes to the gentleman from the great State of Pennsylvania (Mr. MEUSER).

Mr. MEUSER. Madam Speaker, I rise today in support of S.J. Res. 32, which would repeal the Consumer Financial Protection Bureau's (CFPB) 1071 rule, which mandates burdensome personal data collection from small businesses when they apply for loans from financial institutions.

I very much thank Mr. WILLIAMS, the chairman of the Small Business Committee, for introducing a similar resolution here in the House for which I am a cosponsor.

Madam Speaker, we are hearing some information that should be of great interest to us all, that there is no need for small businesses to comply with the 1071 rule if, in fact, what we just heard is accurate.

I will take it a little bit further here. It is clear in Dodd-Frank at section

1071 that any applicant for credit may refuse to provide any information requested pursuant to subsection B in connection with any application for credit.

However, the CFPB 1071 rule says a low response rate to this rule may indicate a failure to comply. Therefore, the CFPB gets the statute wrong, and this is another example of their overreach. If the statute is clear that any applicant may refuse, then how can refusal somehow be a sign that a lender is not complying with the statute? Lenders know and are rightfully concerned that failing to get a high response rate will likely result in running afoul of the CFPB or being publicly named and shamed by progressive activists. Regulating to generate fear among law-abiding businesses is terrible public policy, Madam Speaker.

I urge us to be real here, to deal with the real world, to actually engage small businesses as the CFPB should do along with consumers, along with homeowners, along with small businesses.

We need to support this resolution, and I urge all Members of this House, as well as President Biden, to stand with small businesses.

Ms. WATERS. Madam Speaker, I yield 1 minute to the gentlewoman from Ohio (Mrs. BEATTY), who is also the ranking member of the Subcommittee on National Security, Illicit Finance, and International Financial Institutions.

Mrs. BEATTY. Madam Speaker, I rise today in fierce opposition to this resolution of disapproval.

For the record, I was a former small business owner for decades. Let me also thank Ranking Member WATERS for clearly clarifying the language.

The CFPB rule seeks to increase transparency in small business lending to increase competition, to lower borrowing costs for small businesses, and to detect and deter lending discrimination and create new lending opportunities, particularly for small businesses owned by women, by people of color, LGBTQ individuals, and rural businessowners.

This rulemaking is long overdue, as we heard. By requiring lenders to provide information about loan applications, including whether they were approved or denied, as well as pricing data in applicant demographics, the rule will enhance accountability, which we talked about, and ensure financial institutions are meeting the needs of the entire community.

Wouldn't we want to know if we had a loan that was denied?

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Ms. WATERS. Madam Speaker, I yield an additional 1 minute to the gentlewoman from Ohio.

Mrs. BEATTY. Madam Speaker, I think it is very important. I can't imagine any one of us applying for a loan and getting it denied that would not call that lender and say, tell me

why my loan was denied. That is a part of this, Madam Speaker.

Lastly, this transparency will not only benefit small businesses but also family farms, financial institutions, and the economy overall. I strongly recommend that we support this and go back and re-read the language.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 4 minutes to the gentleman from the great State of Arkansas (Mr. HILL).

Mr. HILL. Madam Speaker, of course, I rise in favor of S.J. Res. 32, a joint resolution to disapprove this dumb idea from the CFPB.

I am proud to stand with our chairman of the Small Business Committee who is a humble small business man from Texas.

I know the ranking member of the full committee knows that Mr. WILLIAMS, being a humble small business person, knows how to borrow money, knows how to be turned down for a loan, have a loan accepted, and he knows that banks tell him and explain that to him. I am proud to stand here.

I think it is so interesting that I have heard from the opposition today, Madam Speaker, well, this is a voluntary thing.

Well, if it is voluntary, then you should vote for this resolution because it is obviously unnecessary because it is voluntary.

Mr. MEUSER makes a very good point, because he says that a sign that a bank has constant small business lending where they don't report because every customer for that bank voluntarily said they don't want to provide that data, it will be a sign of noncompliance. The bank will be out of compliance. They will be in trouble. They will have an exam. They will fail that exam.

This rule, Madam Speaker, is not the right approach.

□ 0945

I have spent 30 years of my 40-year career lending money to small businesses, raising equity capital for small businesses.

We want every loan we can make and the bank made. We are in the business to make loans. We are not in the business to turn down loans. We want them for Black people, White people, LGBTQ people—all people—banking in our bank, helping us make a profit, helping us serve the community.

This is overdoing bureaucracy. It is applying a set of rules to collect a bunch of data that is not going to make small business loans more affordable or more available in this country. It is not.

Madam Speaker, Republicans are standing here and in the Senate. Democrats in the Senate voted for this resolution. They know this is governmental overreach. It shouldn't be imposed on the private sector. It is going to hurt small business, raise the cost of small business. This body stands on the side of those community lenders and

those borrowers who want available capital at a reasonable cost to bring their idea, their dream to life.

So five Democratic Senators joined with Republicans to say: Bad idea, send it back to the drawing board.

We are standing on this side of the aisle asking our friends on the other side of the aisle: Bad idea, send it back to the drawing board.

Madam Speaker, I encourage my colleagues to vote "yes" for this resolution.

Ms. WATERS. Madam Speaker, let me just say to the gentleman, your arguments show that you are here to support the big banks who do not want small business in the banks. They don't want to be bothered. As a matter of fact, you try to be convincing that it is not voluntary, but it is voluntary.

They are asked: Do you want to give this information? It is voluntary, and you can't get away from that.

Madam Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. GARCIA), who is also the vice ranking member of the Committee on Financial Services.

Ms. GARCIA of Texas. Madam Speaker, the beginning of so many great American stories is built around starting a small business in your family name, becoming a foundation in your local community—making it in America.

Small businesses are major drivers of wealth creation in our overall economy. They account for two-thirds of net new jobs and nearly half of our U.S. economic activity.

For many of them, that dream starts with going to a bank and getting a small business loan. For many Americans, the sound of their name, the color of their skin, the language that they speak or who they love can doom that dream if a bank says that they are at risk.

This isn't hypothetical. I, too, was born and raised in south Texas. I can tell you that when I go home and I see some businesses that have closed, I ask my family whether it was due to the pandemic, or no demand for the cost of services that they had. I am told that they just had trouble with finances and they couldn't get a loan.

In some small rural areas, because I did grow up in rural south Texas, there aren't credit unions everywhere like there are in the city of Houston where I live now. In the city of Houston, many small businesses during the pandemic in round one couldn't even get a PPP loan. We had to go in and do a carve-out to literally force the banks to provide loans to small businesses.

I am glad that one of my colleagues was openhearted and gave people a lot of loans. I just hope that that included some to minority small businesses.

Madam Speaker, this is real. It is not hypothetical. We know that minority-owned small businesses were less likely to receive a loan during the pandemic compared to White firms.

The SPEAKER pro tempore. The time of the gentlewoman has expired.

Ms. WATERS. Madam Speaker, I yield an additional 1 minute to the gentlewoman from Texas.

Ms. GARCIA of Texas. Regrettably, Madam Speaker, racism and discrimination flourish in the darkness. We need to shine a light and allow the Consumer Financial Protection Bureau to make lending more transparent.

Madam Speaker, a transparent market will be a competitive market. With transparency in lending, banks are driven to compete and offer better terms.

With this resolution, extreme MAGA Republicans are protecting the secret discriminatory practice of banks and lenders. Repealing this rule would harm all those who stand to benefit.

We want to put profits over people. We want to put light over darkness.

Madam Speaker, I urge my colleagues to vote against this resolution.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 1 minute to the gentleman from the great State of Nebraska (Mr. FLOOD).

Mr. FLOOD. Madam Speaker, I thank the chairman for yielding.

Madam Speaker, I rise in support of S.J. Res. 32 providing congressional disapproval of the CFPB's Small Business Collection Rule.

I am a businessman myself, and I am proud to say that I have made a payroll every 2 weeks since I was 24 years old.

I will tell you what happens in a situation like this. I am also a borrower. I am a borrower of small community banks across the State of Nebraska.

If you pass something like this, if you go from 7 statutory data points to 81 data points, I am going to have to pay an accountant to sit down and sift through all of our business data to put this together for my bank, my lender, and hope that I get it right so that on the next bank exam, they are not calling me wanting a whole bunch more information.

That is the real cost to small business. That is the real cost to businesses in this Nation. That is what people in this town forget. It is small businesses. It is small-town employers that make this country run, that make the money work, so that people can wake up and have cash in their pocket.

I will say this: If you go from 7 points to 81 points, this is just another example where the CFPB has expanded the scope of the rule as far as possible.

Ms. WATERS. Madam Speaker, I yield 3 minutes to the gentlewoman from Michigan (Ms. TLAIB), the vice ranking member of the Subcommittee on Housing and Insurance, who has been working on this issue for a long time.

Ms. TLAIB. Madam Speaker, I thank our ranking member for yielding.

Madam Speaker, the resolution that they are attempting to use to overturn this rule is about small business lending.

We know that, but what is the problem?

We are now afraid of data? We don't want to collect data? This is even voluntary.

You are opposing a process that would help create more transparency, more information gathering, competitiveness, and a fair marketplace for lenders and small businesses. It is voluntary.

We are scared now? We are scared of voluntarily collecting data?

Section 1071 allows lenders to collect and report lending data, including voluntarily self-reported by businessowners. This rule does help small business, and I will give you some examples, particularly those owned by women, people of color.

We are even going to collect data, especially in my district, of veterans, many of them Black men and women, who have started businesses after they served our country. They are all lacking access to credit that they need to build up their businesses.

Study after study has documented that small business owners, especially the small business owners in my district, continue to face discriminatory practices by banks.

We already know for a fact that Black-owned business are less likely to obtain financing and are offered smaller loans.

Section 1071 will make it easier to eliminate such practices and enforce our fair lending laws—again, to enforce our fair lending laws. Maybe that is why. Maybe that is why the banks are crying about this voluntary process. They are scared. Why?

Had the CFPB Small Business Lending Rule been in place during the Paycheck Protection Program, Madam Speaker, the transparency required by this rule would likely have reduced the racial disparity in lending outcomes that we saw.

There is also a clear precedent for what such a rule can accomplish. These are real people—and folks can laugh. They can think that this is not real. These are people that are literally putting their whole life savings into a small business, and hoping and praying that they have the investment from the Federal Government.

When the Home Mortgage Disclosure Act established reporting processes for mortgage lenders that are similar to those in the CFPB rule, did you all know that lending to Black borrowers for conventional home purchases increased by 70 percent in 3 years? In 3 years we increased Black homeownership.

All Americans, not just some, deserve access and fairness, especially when we continue to bail out these banks for their continued failure and their discriminatory practices.

Section 1071 promotes transparency, competition, and fairness. Overturning this is a disservice to our small business owners everywhere.

I thank our ranking member and others that continue to advocate for this. This is the right thing to do. This is how we make sure that all Americans have access.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 4 minutes to the gentleman from Kentucky (Mr. BARR).

Mr. BARR. Madam Speaker, I rise today in support of my good friend and colleague, the small business owner from Texas, Congressman WILLIAMS, and I support his resolution under the Congressional Review Act to nullify the CFPB Small Business Lending Rule, or section 1071 of the Dodd-Frank Act.

The small business lending rule that was finalized in March is incredibly onerous. It imposes massive burdens on financial institutions. It will be misleading and confusing for borrowers. It will ultimately harm the very small business owners, the minority- and women-owned small business owners, that they say they want to help because those are the businesses that will not have access to capital—certainly not affordable capital.

While the Dodd-Frank Act does charge the Bureau with adopting rules regarding small business lending, Director Chopra's rule goes far beyond Congressional intent. By requiring the collection of 81 data fields, it greatly exceeds what is mandated by statute.

As has been said very eloquently, it will be extremely burdensome on financial institutions, leading to increased costs and less availability of credit for millions of Main Street borrowers and entrepreneurs.

I have to address this absurd argument about the voluntary nature of the disclosures here. If this is really voluntary—and I want the CFPB to hear this, the advocate of this rule, I want them to hear.

If this is totally voluntary, when my constituents do not provide the CFPB with this information, I want the CFPB to go back and watch the tape, because I don't want my constituents to then be punished by the CFPB when they are not given the information they want. I am going to tell my constituents who are being harassed by this bureaucracy to go back and listen to the ranking member because she said it is voluntary. I want them to quote the ranking member to CFPB when the CFPB harasses them for bureaucracy.

Then, I want everyone here in this Chamber to recognize that this week, in the Committee on Financial Services, I asked Director Chopra if he recognizes that if a small business owner fails to understand why demographic information—irrelevant, by the way, to creditworthiness of the borrower—demographic data is being collected, it could lead to confusion and misunderstanding and potential liability for the financial institution.

For example, the rule requires small business owners to disclose their race, their ethnicity, and their gender or sexual orientation when applying for that loan. They have to give this information prior to underwriting. If that loan is denied, the applicant could be reasonably led to believe that that demographic information was the basis for the denial and not the myriad of other legitimate factors which play into lending decisions.

Madam Speaker, Director Chopra agreed with me that this could be confusing to the borrower.

Clearly, there are a lot of important factors that were not been properly considered prior to the finalization of this rule.

Does this make sense?

I thought we got to a point in the country where race was not supposed to matter, but the other side of the aisle thinks race is the only thing that matters, and that is wrong. That is wrong.

This rule's requirement will force many community banks and credit unions across the country to exit small business lending altogether. That is what my constituents tell me.

Small banks across Central/Eastern Kentucky tell me this is so burdensome; the requirements are so ridiculous that they are just going to exit small business lending altogether.

Now, how does that help the minority-owned small business on Main Street USA? It hurts them.

This is absurd that we would actually hurt minority- and women-owned small businesses by burdening them with massive amounts of red tape.

The SPEAKER pro tempore. The time of the gentleman has expired.

Mr. WILLIAMS of Texas. Madam Speaker, I yield an additional 30 seconds to the gentleman from Texas.

□ 1000

Mr. BARR. Madam Speaker, finally, I want to address this ridiculous argument from my colleagues on the other side of the aisle who constantly cite this poll that they keep talking about, which Democrats wanted. They say, oh, the American people love the CFPB because it describes the CFPB as the Salvation Army or something.

The truth of the matter is, if the poll was asked with the truthful information—that this agency drives up the cost and decreases the availability of credit, increases regulatory costs for small businesses, increases interest costs for Americans for their credit cards when they pay on time, decreases access to consumer credit, and is completely exempt from the appropriations process and totally unaccountable—if you ask the question the truthful way, the American people overwhelmingly say the CFPB is a failure.

Ms. WATERS. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, we have these Members on the opposite side of the aisle spending all of this time supporting the biggest, most profitable banks in the country, yet these Members won't stand up for small business lending. They don't want the data so that we can understand what is going on and why people in this country, minorities in particular, farmers, small farmers, family farmers, et cetera, can't get loans.

In the last decade, these megabanks made so much money: J.P. Morgan,

\$215 billion; Wells Fargo, \$197 billion; Bank of America, \$105 billion; Citigroup, \$93 billion. They repeatedly broke the law, even though they were making all of this money. I want you to know they consider this just the cost of doing business.

We have even more here when we take a look at some of the other banks that paid fines instead of lending money. They would rather pay fines instead of lending to small businesses. What kind of fines are we talking about here? We fined them for all kinds of fraudulent activity.

In the last decade, megabanks made so much money, and then they repeatedly paid fines. For example, the Bank of America paid \$66 billion in fines. They could have been lending this to small businesses. J.P. Morgan paid \$43 billion in fines. They could have been lending this to small businesses. Citigroup paid \$19 billion in fines. They could have been lending this to small businesses. Wells Fargo paid \$12 billion in fines.

Some of our Members want to say that we just want to shame these big banks. Yes, I do because it is a shame that they are so profitable that they do not want to spend time with small businesses. It takes up too much time. Small businesses don't earn as much money for the bank, et cetera. They don't even want them in their banks, and we have to do something about that.

We are shining a light on the existing practices of lenders, and if those lenders are charging minorities and small family farmers, et cetera, exorbitant interest rates, there is no reason that we should not get the transparency that we need to stop this.

I will tell you, one of the reasons you hear us being so passionate over here is because the big banks don't need you to defend them. They don't need you to stand up for them. You should be putting your time and effort into what you can do about the small businesses.

I am not going to go into a lot of information. We have Members on the opposite side of the aisle who felt they needed capital. When we did PPP, they came to the government, competing with real small businesses that could not get capital. Not only did they take out the money, but they have been forgiven for it. They didn't have to pay it back.

I am not going to talk about everybody, but I am going to mention MARJORIE TAYLOR GREENE because she is everywhere talking about everybody, claiming she is for small business. She took out \$180,000, and she has been forgiven.

I am not going to talk about the rest of them, some of my friends over there, but I have a whole list of Members on the opposite side of the aisle who took out PPP money and didn't need it, some of them as rich as cream. They took this money, and they are not paying it back. Then, they come in here and talk about why we should not have

transparency and do everything that we can for these small businesses that are desperate for capital.

You can sing the song that you love small business all that you want. You can have the Small Business Saturday with a big, fake kind of operation on small business lending in your community, but it doesn't do any good if they don't get the capital. They need the money. They need to be treated fairly.

Yes, I want to shame the big banks. I want to shame them. You have one of these banks that even took out false accounts, made up accounts, and we had to stop them. We fined them, but do you know what? They are too big to fail, and they keep doing what we are fining them for.

Madam Speaker, I reserve the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 1 minute to the gentleman from North Carolina (Mr. MCHENRY), the chairman of the Financial Services Committee.

Mr. MCHENRY. Madam Speaker, small businesses are the lifeblood of the American economy. When you burden small business, you limit job growth, economic gain, economic opportunity, and American growth. With more regulation on businesses, it drives up the cost of doing business.

I commend the chair of the Small Business Committee for this resolution that we have on the House floor today that is in support of American small business. This resolution would stop the CFPB's small business data collection rule, which is onerous, overly complex, and difficult to implement. All American businesses would be burdened by it—disproportionately, the small businesses that create most of the jobs in America.

This rule would stifle American businesses' access to affordable credit, and it will facilitate the naming and shaming of lenders whose business practices are legal, nondiscriminatory, and safe and sound.

The progressive activists on the left want to use that database so they can call out the things that they don't like for political activism. I don't think that is responsible. I don't think that is in the interest of the American economy, and it surely is not in the interest of consumer protection.

Madam Speaker, let's support this resolution. Let's oppose the rule. Let's support small business.

Ms. WATERS. Madam Speaker, I yield myself such time as I may consume.

Yes, I am a political activist. I am an activist for the people who send us here to represent them. I am an activist for the least of these. I am an activist for small business. I am an activist for veterans. I am an activist for children. I am an activist for education, for better healthcare, and I am very proud of it.

I tell you, it is shameful for us to continue to be dominated and controlled by the biggest banks in America, taking time on the floor of the people's House to defend them and to vote

against the very people who send you to this House to represent them. It is absolutely shameful.

It is time to get out from under the influence and control of the biggest banks in America and stand up for the people who really need to make these banks do what they should be doing rather than saying: No, we are not going to comply with the law, and yes, we will pay the fines because we are rich. We have so much money we can do that.

Madam Speaker, I reserve the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, may I inquire as to the time remaining.

The SPEAKER pro tempore. The gentleman from Texas has 13½ minutes remaining. The gentlewoman from California has 3½ minutes remaining.

Mr. WILLIAMS of Texas. Madam Speaker, I yield 2 minutes to the gentlewoman from California (Mrs. KIM).

Mrs. KIM of California. Madam Speaker, I rise in strong support of S.J. Res. 32. This is a CRA resolution to rescind the final rule implementing section 1071 of Dodd-Frank. I thank Chairman WILLIAMS and Senator KENNEDY for their leadership to rescind the CFPB's harmful proposal.

The rule is nearly 900 pages and requires lenders to report 81 data fields. If the CFPB's proposal is enacted, small financial institutions will be forced to devote more of their time to comply with burdensome regulations rather than focusing on providing loans for small business owners.

With credit tightening for small businesses due to persistent inflation, higher interest rates, and an uncertain economic environment, the CFPB's 1071 rule would impose higher costs for small businesses and lead to a decrease in lending to small, minority-owned, and women-owned businesses.

Earlier this year, the CFPB suffered a major data breach when an employee forwarded consumer information of more than a quarter million to a personal email account. How can we trust the CFPB to properly manage the collection of additional data when it cannot efficiently safeguard existing data?

I urge Director Chopra to go back to the drawing board on section 1071 and issue a rule that gets it right without punishing small banks and small credit unions with higher compliance costs and burdensome requirements.

Madam Speaker, I strongly urge my colleagues to support this resolution and access to credit for small businesses by voting in favor of this resolution.

Ms. WATERS. Madam Speaker, I yield myself the balance of my time for closing.

When we started this debate, I mentioned ReShonda Young, who happens to be a young, Black woman from Waterloo who had many challenges getting a small business loan and sued the CFPB to complete the section 1071 rule. After CFPB settled the case with her,

Ms. Young said: "I am just humbled to be part of the process. Sometimes we feel so small, but this is one of those things that shows if we are willing to speak up, we actually can make a difference."

Ms. Young has since sold her business and is now working with other investors to try to open up the first minority bank in Iowa, with the goal of being certified as a CDFI, offering the kind of small business loans to others that she had such a time obtaining.

Let me just tell you something. We support CDFIs, the community development financial institutions. Why do we support them? Because they could not get loans from the banks in America. Here we are, the taxpayers, further trying to help small businesses by supporting these community development financial institutions. They were developed because small businesses couldn't get loans.

Then, on the opposite side of the aisle, we have people who are opposing how we can support these small businesses by getting the transparency that we need to have done. They would rather support the biggest banks in America and have the taxpayers try to do something about small businesses with CDFIs than give their small businesses an opportunity.

I tell you, I don't know how they are going to vote on the other side, but this issue is not going to go away. I tell you that the constituents are going to learn in this country who is supporting small businesses. All of this talk and this rhetoric about "I love small businesses," "I support small businesses," will not continue to work.

The fact of the matter is, small businesses are shutting down, closing, because they don't have access to capital.

For all those Members on the opposite side of the aisle who took out PPP loans that have been forgiven, you ought to be ashamed and not oppose the CFPB from trying to protect these small banks, as the courts have told them to do.

□ 1015

Madam Speaker, there is a lot more that can be said. We are going to continue to unveil this information about who is simply spouting rhetoric and who is actually doing something for small businesses.

It is unfortunate that we have to fight this hard. We have to do everything that we possibly can because the banks don't want them in their banks. They don't want to be bothered with them. They are too small.

We have small businesses who only need \$50,000 or \$75,000 to improve their technology to take their businesses to a place where they can earn more money.

We can't even start to talk about startup capital. None of them get startup capital. If they are able to convince anybody for a little capital to expand their businesses, they will do that. Otherwise, small businesses do

not have the support of the Republicans in the House of Representatives as it is seen here today.

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

Mr. WILLIAMS of Texas. Madam Speaker, as my colleagues and I have stated today, my biggest fear is that many lenders may decide to fully exit small business lending due to the overly burdensome collection requirements, or because they don't want to put their small business customers in an uncomfortable situation.

I do not believe this is the outcome Congress, or the CFPB, intended with the implementation of this section of Dodd-Frank. However, I know, as a small business owner myself, that if this rule goes into effect it will not bode well for small businesses seeking the credit needed to grow and support their communities. That is the bottom line.

We need to help small businesses. We need to help them create jobs but also to create net worth among their employees.

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

The SPEAKER pro tempore. All time for debate has expired.

Pursuant to the rule, the previous question is ordered on the joint resolution.

The question is on the third reading of the joint resolution.

The joint resolution was ordered to be read a third time, and was read the third time.

The SPEAKER pro tempore. The question is on passage of the joint resolution.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Ms. WATERS. Madam Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, this 15-minute vote on passage of the joint resolution will be followed by a 5-minute vote on adoption of House Resolution 878.

The vote was taken by electronic device, and there were—yeas 221, nays 202, answered "present" 1, not voting 10, as follows:

[Roll No. 690]

YEAS—221

Aderholt	Boebert	Cloud
Alford	Bost	Clyde
Allen	Brecheen	Cole
Amodei	Buchanan	Collins
Armstrong	Buck	Comer
Arrington	Bucshon	Crane
Babin	Burchett	Crenshaw
Bacon	Burgess	Cuellar
Baird	Burlison	Curtis
Balderson	Calvert	D'Esposito
Banks	Cammack	Davidson
Barr	Carey	De La Cruz
Bean (FL)	Carl	DesJarlais
Bentz	Carter (GA)	Diaz-Balart
Bergman	Carter (TX)	Donalds
Bice	Case	Duarte
Biggs	Chavez-DeRemer	Duncan
Bilirakis	Ciscomani	Dunn (FL)
Bishop (NC)	Cline	Edwards

Ellzey Kelly (MS)
Emmer Kiggans (VA)
Estes Kiley
Ezell Kim (CA)
Fallon Kustoff
Feenstra LaHood
Ferguson LaLota
Finstad LaMalfa
Fischbach Lamborn
Fitzgerald Langworthy
Fitzpatrick Latta
Fleischmann LaTurner
Flood Lawler
Foxy Lee (FL)
Franklin, Scott Lesko
Fry Letlow
Fulcher Loudermilk
Gaetz Lucas
Gallagher Luetkemeyer
Garbarino Luna
Garcia, Mike Luttrell
Gimenez Mace
Golden (ME) Malliotakis
Gonzales, Tony Maloy
Good (VA) Mann
Gooden (TX) Manning
Gosar Masie
Granger Mast
Graves (LA) McCaul
Graves (MO) McClain
Green (TN) McClinton
Greene (GA) McCormick
Griffith McHenry
Grothman Meuser
Guest Miller (IL)
Guthrie Miller (OH)
Hageman Miller (WV)
Harris Miller-Meeks
Harshbarger Mills
Hern Molinaro
Higgins (LA) Moolenaar
Hill Mooney
Hinson Moore (AL)
Houchin Moore (UT)
Hudson Moran
Huizenga Murphy
Hunt Nehls
Issa Newhouse
Jackson (TX) Norman
James Nunn (IA)
Johnson (SD) Obernolte
Jordan Ogles
Joyce (OH) Owens
Joyce (PA) Palmer
Kean (NJ) Peltola

Pence Morelle
Perez Moskowitz
Perry Moulton
Pfluger Mrvan
Posey Mullin
Reschenthaler Nadler
Rogers (AL) Napolitano
Rogers (KY) Neal
Rose Neguse
Rosendale Nickel
Rouzer Norcross
Roy Omar
Rutherford Pallone
Salazar Panetta
Scalise Pappas
Schweikert Pascrell
Scott, Austin Payne
Self Peters
Sessions Pettersen
Simpson Pingree
Smith (MO) Pocan
Smith (NE) Porter
Smith (NJ) Pressley
Smucker Quigley
Spartz Ramirez
Raskin Stevens
Ross Strickland
Swailwell Swailwell

Sykes Calvert
Takano Caraveo
Thanedar Carbajal
Thompson (CA) Cárdenas
Thompson (MS) Carey
Titus Carson
Tlaib Carter (GA)
Tokuda Carter (LA)
Tonko Cartwright
Torres (CA) Casar
Torres (NY) Case
Trahan Casten
Underwood Castor (FL)
Vargas Castro (TX)
Vasquez Chavez-DeRemer
Veasey Cherfilus-
Velázquez McCormick
Wasserman Chu
Schultz Ciscomani
Waters Clark (MA)
Watson Coleman Clarke (NY)
Wexton Cleaver
Wild Clyburn
Williams (GA) Cohen
Wilson (FL) Cole
Comer Kelly (IL)
Connolly Khanna
Correa Kiggans (VA)
Costa Kildee
Courtney Kiley
Craig Kilmer
Crenshaw Kim (CA)
Crockett Kim (NJ)
Crow Krishnamoorthi
Cuellar Kuster
Curtis LaHood
D'Esposito LaLota
Davids (KS) Landsman
Davis (IL) Langworthy
Davis (NC) Larsen (WA)
De La Cruz Larson (CT)
Dean (PA) Latta
DeGette LaTurner
DeLauro Lawler
DelBene Lee (CA)
Deluzio Lee (NV)
DeSaulnier Lee (PA)
Diaz-Balart Leger Fernandez
Dingell Letlow
Doggett Levin
Duarte Lieu
Dunn (FL) Lofgren
Edwards Lucas
Ellzey Lynch
Escobar Magaziner
Eshoo Malliotakis
Españillat Maloy
Estes Mann
Evans Manning
Feenstra Matsui
Ferguson McBath
Fitzpatrick McClain
Fletcher McClellan
Flood McCollum
Foster McGarvey
Foushee McGovern
Foxx Meeks
Frankel, Lois Menendez
Franklin, Scott Meng
Frost Meuser
Gallego Miller (OH)
Garamendi Garamendi
Garbarino Garbarino
Garcia (IL) Garcia (IL)
Garcia (TX) Garcia (TX)
Casten Garcia, Robert
Castor (FL) Goldman (NY)
Castro (TX) Gomez
Cherfilus-
McCormick Gonzalez,
Vicente

Higgins (NY) Panetta
Himes Pappas
Hinson Pascrell
Horsford Payne
Houchin Pelosi
Houlihan Peltola
Hoyer Pence
Hoyle (OR) Perez
Hudson Peters
Huffman Pettersen
Ivey Pfluger
Jackson (NC) Pingree
Jacobs Pocan
James Porter
Jayapal Pressley
Jeffries Quigley
Johnson (GA) Johnson (GA)
Johnson (SD) Johnson (SD)
Joyce (OH) Joyce (OH)
Joyce (PA) Joyce (PA)
Kamlager-Dove Rose
Kaptur Ross
Kean (NJ) Rouzer
Keating Ruiz
Kelly (IL) Ruppertsberger
Khanna Rutherford
Kildeer Ryan
Kildee Salinas
Kiley Sánchez
Kilmer Sarbanes
Kim (CA) Scanlon
Kim (NJ) Schakowsky
Krishnamoorthi Schiff
Kuster Schneider
LaHood Scholten
LaLota Schrier
Landsman Schweikert
Langworthy Scott, Austin
Larsen (WA) Scott, David
Larson (CT) Sewell
Latta Sherman
LaTurner Sherrill
Lawler Simpson
Lee (CA) Slotkin
Lee (NV) Smith (NJ)
Lee (PA) Smith (WA)
Leger Fernandez Smucker
Letlow Sorensen
Levin Soto
Lieu Spanberger
Lofgren Stansbury
Lucas Stauber
Lynch Steel
Magaziner Steil
Malliotakis Stevens
Maloy Strickland
Mann Swailwell
Manning Sykes
Matsui Takano
McBath Thanedar
McClellan Thompson (CA)
McCollum Thompson (MS)
McGarvey Thompson (PA)
McGovern Titus
Meeks Tlaib
Menendez Tokuda
Meng Tonko
Torres (CA) Torres (CA)
Torres (NY) Torres (NY)
Mfume Trahan
Miller (OH) Trone
Miller-Meeks Trone
Molinaro Underwood
Moore (UT) Valadao
Moore (WI) Van Drew
Moran Vargas
Morelle Vasquez
Moskowitz Veasey
Moulton Velázquez
Mrvan Wagner
Mullin Wasserman
Murphy Schultz
Murphy Waters
Nadler Watson Coleman
Napolitano Neal
Neal Webster (FL)
Neguse Wenstrup
Newhouse Westernman
Nickel Wexton
Norcross Wild
Nunn (IA) Williams (NY)
Obernolte Wilson (FL)
Omar Womack
Owens Yakym
Pallone Zinke

ANSWERED "PRESENT"—1

Santos
NOT VOTING—10

Crawford McCarthy Rodgers (WA)
Jackson Lee Ocasio-Cortez Trone
Johnson (OH) Pelosi
Kelly (PA) Phillips

□ 1047

Mr. GOMEZ, Ms. WILSON of Florida, Mr. VICENTE GONZALEZ of Texas, and Ms. OMAR changed their vote from "yea" to "nay."

Mr. WEBER of Texas changed his vote from "nay" to "yea."

So the joint resolution was passed. The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

PROVIDING FOR THE EXPULSION OF REPRESENTATIVE GEORGE SANTOS FROM THE UNITED STATES HOUSE OF REPRESENTATIVES

The SPEAKER pro tempore (Mr. MURPHY). Pursuant to clause 8 of rule XX, the unfinished business is the vote on agreeing to the resolution (H. Res. 878) providing for the expulsion of Representative GEORGE SANTOS from the United States House of Representatives, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The SPEAKER pro tempore. The question is on the resolution.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 311, nays 114, answered "present" 2, not voting 8, as follows:

[Roll No. 691]

YEAS—311

Adams Adams
Aguilar Aderholt
Allred Barr
Amo Barragán
Auchincloss Beatty
Balint Bera
Barragán DeLauro
Beatty DeBene
Bera Deluzio
Beyer DelBene
Bishop (GA) Kaptur
Blumenauer Keating
Blunt Rochester Kelly (IL)
Bonamici Khanna
Bowman Kildee
Boyle (PA) Escobar
Brown Eshoo
Brown Españillat
Brownley Evans
Budzinski Fletcher
Bush Foster
Caraveo Foushee
Carbajal Frankel, Lois
Cárdenas Frost
Carson Gallego
Carter (LA) Garamendi
Cartwright Garcia (IL)
Casar Garcia (TX)
Casten Garcia, Robert
Castor (FL) Goldman (NY)
Castro (TX) Gomez
Cherfilus-
McCormick Gonzalez,
Vicente
Chu Gottheimer
Clark (MA) Green, Al (TX)
Clarke (NY) Grijalva
Cleaver Harder (CA)
Clyburn Hayes
Cohen Higgins (NY)
Connolly Himes
Correa Horsford
Costa Houlihan
Courtney Hoyer

Adams Adams
Aderholt Barr
Aguilar Barragán
Allen Beatty
Allred Bentz
Amo Bera
Amodei Bergman
Armstrong Beyer
Auchincloss Bice
Bacon Bishop (GA)
Balderson Blumenauer

Blunt Rochester Blunt Rochester
Bonamici Bonamici
Bowman Bowman
Boyle (PA) Boyle (PA)
Brown Brown
Brownley Brownley
Buck Buck
Bucshon Bucshon
Budzinski Budzinski
Burgess Burgess
Bush Bush

NAYS—114

Alford Baird
Arrington Banks
Babin Bean (FL) Biggs
Bilirakis
Bishop (NC)