

the 109th Congress to help disaster victims, but that does mean we should just write off recurring problems to the responsibility of states or disaster victims themselves. I believe that both the leadership on the Senate Committee on Small Business & Entrepreneurship as well as the new SBA Administrator, Steve Preston, are receptive to addressing these ongoing needs in the Gulf Coast. I look forward to working closely with them in the coming weeks to provide substantive and lasting solutions for our small businesses and homeowners.

I urge my colleagues to support this important legislation and ask unanimous consent that the text of the legislation be printed in the RECORD.

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

S. 4072

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 "Gulf Coast Back to Business and Homes Act of 2006".

SEC. 2. FINDINGS.

Congress finds that—

(1) 43 percent of businesses that close following a natural disaster never reopen;

(2) an additional 29 percent of businesses close down permanently within 2 years of a natural disaster;

(3) Hurricane Katrina struck the Gulf Coast of the United States on August 29, 2005, negatively impacting small business concerns and disrupting commerce in the States of Louisiana, Mississippi, and Alabama;

(4) Hurricane Rita struck the Gulf Coast of the United States on September 24, 2005, negatively impacting small business concerns and disrupting commerce in the States of Texas and Louisiana;

(5) according to the United States Chamber of Commerce, more than 125,000 small and medium-sized businesses in the Gulf Coast were disrupted by Hurricane Katrina or Hurricane Rita;

(6) due to a slow initial Federal response and the widespread devastation in the affected States, businesses impacted by Hurricane Katrina are in dire need of increased access to capital and technical assistance to recover and prosper; and

(7) without the full recovery and prosperity of affected businesses, the Gulf Coast, and the rest of the United States, will be negatively impacted.

SEC. 3. DEFINITIONS.

In this Act—

(1) the term "Disaster Area" means an area in which the President has declared a major disaster in response to Hurricane Katrina of 2005 or Hurricane Rita of 2005;

(2) the term "major disaster" has the meaning given the term in section 102 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122); and

(3) the term "small business concern" has the meaning given the term in section 3 of the Small Business Act (15 U.S.C. 632).

SEC. 4. SMALL BUSINESS CONCERN RECOVERY GRANTS.

(a) IN GENERAL.—There are authorized to be appropriated to the Secretary of Commerce \$100,000,000 for the Economic Development Administration of the Department of Commerce to make grants to the appropriate State government agencies in Louisiana, Alabama, Mississippi, and Texas, to carry out this section.

(b) DISBURSEMENT OF FUNDS.—The Department of Commerce shall disburse the funds authorized under subsection (a) in the most expeditious manner possible to the designated States, based on—

(1) the number of small business concerns directly damaged or disrupted by Hurricane Katrina of 2005 or Hurricane Rita of 2005 in the State;

(2) the number of residents displaced from the State by Hurricane Katrina of 2005 or Hurricane Rita of 2005;

(3) the number of jobs lost or disrupted by Hurricane Katrina of 2005 or Hurricane Rita of 2005 in the State;

(4) the extent of economic disruption by Hurricane Katrina of 2005 or Hurricane Rita of 2005 in the State; and

(5) the number of evacuees from any other State due to Hurricane Katrina of 2005 or Hurricane Rita of 2005, to whom the designated State is providing assistance.

(c) USE OF FUNDS.—

(1) IN GENERAL.—Grants awarded to a State under subsection (a) shall be used by the State to provide grants, which may be made to any small business concern located in a Disaster Area that was negatively impacted by Hurricane Katrina of 2005 or Hurricane Rita of 2005, to assist such small business concern for the purposes of—

(A) paying employees;

(B) paying bills and other existing financial obligations;

(C) making repairs;

(D) purchasing inventory;

(E) restarting or operating that business in the community in which it was conducting operations prior to Hurricane Katrina of 2005 or Hurricane Rita of 2005, or to a neighboring area or county or parish in a Disaster Area; or

(F) covering additional costs until that small business concern is able to obtain funding through insurance claims, Federal assistance programs, or other sources.

(2) CRITERIA.—Notwithstanding any other provision of law, in making grants under paragraph (1), a State may use such criteria as the State determines appropriate, and shall not be required to apply eligibility criteria for programs administered by the Federal Government, including the Department of Commerce.

(3) ADMINISTRATIVE EXPENSES.—The Department of Commerce may use not more than \$1,000,000 of the funds authorized under subsection (a) to administer the provision of grants to the designated States under this subsection.

SEC. 5. DISASTER LOANS AFTER HURRICANE KATRINA OR HURRICANE RITA.

(a) IN GENERAL.—Section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is amended by inserting immediately after paragraph (3) the following:

"(4) DISASTER LOANS AFTER HURRICANE KATRINA OR HURRICANE RITA IN A DISASTER AREA.—

"(A) DEFINITIONS.—In this paragraph—

"(i) the term 'Disaster Area' means an area in which the President has declared a major disaster in response to Hurricane Katrina of 2005 or Hurricane Rita of 2005; and

"(ii) the term 'qualified borrower' means a person to whom the Administrator made a loan under this section because of Hurricane Katrina of 2005 or Hurricane Rita of 2005.

"(B) DEFERMENT OF DISASTER LOAN PAYMENTS.—

"(i) IN GENERAL.—Notwithstanding any other provision of law, payments of principal and interest on a loan to a qualified borrower made before December 31, 2006, shall be deferred, and no interest shall accrue with respect to such loan, during the time period described in clause (ii).

"(ii) TIME PERIOD.—The time period for purposes of clause (i) shall be 1 year from the later of the date of enactment of this paragraph or the date on which funds are distributed under a loan described in clause (i), but may be extended to 2 years from such date, at the discretion of the Administrator.

"(iii) RESUMPTION OF PAYMENTS.—At the end of the time period described in clause (ii), the payment of periodic installments of principal and interest shall be required with respect to such loan, in the same manner and subject to the same terms and conditions as would otherwise be applicable to any other loan made under this subsection."

(b) INCREASING COLLATERAL REQUIREMENTS.—

(1) IN GENERAL.—Notwithstanding any other provision of law, including section 7(c)(6) of the Small Business Act (15 U.S.C. 636(c)(6)), the Administrator may not require collateral for any covered loan made by the Administrator.

(2) DEFINITION.—In this subsection, the term "covered loan" means a loan in an amount of not more than \$35,000 made—

(A) under section 7(b)(1) of the Small Business Act (15 U.S.C. 636(b)(1));

(B) as a result of Hurricane Katrina of 2005 or Hurricane Rita of 2005; and

(C) after the date of enactment of this Act.

SEC. 6. WAIVER OF DUPLICATION OF CERTAIN BENEFITS.

(a) IN GENERAL.—Chapter 9 of title II of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery, 2006 (Public Law 109-234; 120 Stat. 471) is amended under the heading "COMMUNITY DEVELOPMENT FUND (INCLUDING TRANSFER OF FUNDS)" under the heading "COMMUNITY PLANNING AND DEVELOPMENT" under the heading "DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT", by inserting after "Army Corps of Engineers:" the following: "Provided further, That notwithstanding the previous proviso or any other provision of law, in providing assistance in the State of Louisiana, the Administrator of the Small Business Administration may (in determining whether activities are reimbursable under, or whether funds have been made available under, the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.) using amounts made available under this heading) use as the amount of a loan under section 7(b) of the Small Business Act (15 U.S.C. 636(b)) the amount attributable to the difference between the rate of interest on such loan and the market rate at which such borrower could have borrowed such funds, over the period of such loan."

(b) EFFECTIVE DATE AND APPLICABILITY.—

(1) EFFECTIVE DATE.—The amendments made by this section shall be deemed to have taken effect as though enacted as part of the Emergency Supplemental Appropriations Act for Defense, the Global War on Terror, and Hurricane Recovery, 2006 (Public Law 109-234; 120 Stat. 418).

(2) APPLICABILITY.—The amendments made by this section shall apply to any application for assistance under section 7(b) of the Small Business Act (15 U.S.C. 636(b)) that is submitted not later than 1 year after the date of enactment of this Act.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 615—DESIGNATING NOVEMBER 26, 2006, AS "DRIVE SAFER SUNDAY"

Mr. CHAMBLISS (for himself and Mr. ISAKSON) submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 516

Whereas motor vehicle travel is the primary means of transportation in the United States;

Whereas everyone on the roads and highways needs to drive more safely to reduce deaths and injuries resulting from motor vehicle accidents;

Whereas the death of almost 43,000 people a year in more than 6 million highway crashes in the United States has been called an epidemic by Transportation Secretary Norman Mineta;

Whereas according to the National Highway Transportation Safety Administration, wearing a seat belt saved 15,434 lives in 2004 and 15,632 lives in 2005; and

Whereas the Sunday after Thanksgiving is the busiest highway traffic day of the year: Now, therefore, be it

Resolved, That the Senate—

(1) encourages—

(A) high schools, colleges, universities, administrators, teachers, primary schools, and secondary schools to launch campus-wide educational campaigns to urge students to be careful about safety when driving;

(B) national trucking firms to alert their drivers to be especially focused on driving safely during the heaviest traffic day of the year, and to publicize the importance of the day using Citizen's band (CB) radios and in truck stops across the Nation;

(C) clergy to remind their members to travel safely when attending services and gatherings;

(D) law enforcement personnel to remind drivers and passengers to drive particularly safely on the Sunday after Thanksgiving; and

(E) everyone to use the Sunday after Thanksgiving as an opportunity to educate themselves about highway safety; and

(2) designates November 26, 2006, as "Drive Safer Sunday".

Mr. CHAMBLISS. Mr. President, I am submitting a resolution to designate Sunday, November 26, 2006, as Drive Safer Sunday.

Motor vehicle travel is the primary source of travel in the United States and statistics show that the Sunday after Thanksgiving is the busiest highway traffic day of the year. Too many holidays end tragically due to the careless and reckless behavior of motorists and I hope that this resolution will raise awareness and help save lives. It should also serve as a reminder to those traveling over Thanksgiving holidays and all year long to be vigilant, alert, and careful.

Steve and Susan Owings are constituents of mine in Atlanta, GA. In 2002, their son Cullum Owings was in a fatal crash on the Sunday after Thanksgiving while traveling back to college. This resolution is in honor of Cullum, and designed with the hope that other families like the Owings, will not have to suffer such a tragic loss.

According to the Georgia Governor's Office of Highway Safety, our Georgia roads had 348,040 crashes with 1,744 fatalities in 2005. Two of the major contributing factors to the loss of life in these crashes were speeding and unrestrained passengers.

According to the National Highway Transportation Safety Administration,

An estimated 15,434 lives in 2004 and 15,632 lives in 2005 were saved as a result of passengers wearing their seatbelts.

Safety belts, when used, reduce the risk of fatal injury to front seat passenger car occupants by 45 percent.

Six out of 10 children who died in passenger vehicle crashes were unbelted.

At least 4 percent of automobile crashes are the result of distracted driving.

An average 119 people died each day as a result of motor crashes in 2005—an average of one every 12 minutes.

From 1975 through 2005, an estimated 211,128 lives were saved by safety belts.

From 1975 through 2005, an estimated 7,896 lives were saved by child restraints.

In 2005, 68 percent of pickup drivers killed in traffic crashes were not using a safety belt.

With families traveling to see relatives and students nationwide trying to get back to school, America's highways and interstates are highly congested and present many opportunities for dangerous or fatal accidents. This resolution encourages automobile drivers, truckers, passengers, and law enforcement agencies to work together to make the highways a safer place this Sunday after Thanksgiving. It also encourages all Americans to slow down, wear their seatbelts, use signals, and be aware of all the other cars and trucks on the road. It is my hope that we can all work together to reduce the number of injuries and fatalities that result from car crashes while keeping families happy and together.

SENATE RESOLUTION 616—AUTHORIZING THE MAJORITY LEADER AND ONE STAFF MEMBER TO TRAVEL TO MEXICO FOR THE INAUGURATION OF THE NEW PRESIDENT OF MEXICO SCHEDULED FOR DECEMBER 2, 2006

Mr. FRIST submitted the following resolution; which was considered and agreed to:

S. RES. 616

Resolved, That the Majority Leader and one staff member are authorized to travel to Mexico for the inauguration of the new President of Mexico scheduled for December 2, 2006.

SENATE RESOLUTION 617—DESIGNATING NOVEMBER 2006 AS "NATIONAL LUNG CANCER AWARENESS MONTH"

Mr. CHAMBLISS submitted the following resolution; which was referred to the Committee on the Judiciary:

S. RES. 617

Whereas lung cancer is the leading cancer killer of both men and women, accounting for nearly 1 in every 3 cancer deaths in the United States;

Whereas lung cancer claims the lives of more people each year than breast, prostate, colon, liver, and kidney cancers combined;

Whereas the Surveillance, Epidemiology, and End Results (SEER) Program of the National Cancer Institute estimates that, in 2006, 174,470 new lung cancer cases will be di-

agnosed and 162,460 individuals will die of lung cancer in the United States;

Whereas both incidence and mortality rates for lung cancer are significantly higher in black males than in the general population of the United States;

Whereas smoking causes 87 percent of lung cancer deaths in the United States;

Whereas the best way to decrease the number of diagnoses and deaths per year from lung cancer is to encourage people in the United States to quit smoking;

Whereas a former smoker's risk of lung cancer does not decrease significantly until 20 years after the individual quit smoking;

Whereas the International Early Lung Cancer Action Program has demonstrated in a 14-year study with 31,567 participants that computer tomography scans can detect lung cancer in Stage I when the cancer can be more easily treated and cured, giving individuals who are diagnosed early a 10-year survival rate of 88 percent;

Whereas there is a need to increase public awareness of statistics, risk factors, and the importance of early diagnosis;

Whereas individuals with cancers that are routinely diagnosed at early stages through screening, such as breast cancer and prostate cancer, have high survival rates of 88 percent and 99 percent, respectively;

Whereas the 5-year survival rate for lung cancer in the United States is still only 15 percent, a rate virtually unchanged since the enactment of the National Cancer Act of 1971; and

Whereas designating November 2006 as "National Lung Cancer Awareness Month", as proposed by the Lung Cancer Alliance and the Lung Cancer Alliance of Georgia, will increase public awareness about lung cancer and the need for lung cancer research and early detection: Now, therefore, be it

Resolved, That the Senate—

(1) designates November 2006 as "National Lung Cancer Awareness Month"; and

(2) reaffirms the Senate's commitment to—
(A) advancing lung cancer research and early detection, and particularly the Lung Cancer Alliance of Georgia's goal of significantly increasing the 5-year survival rate of individuals diagnosed with lung cancer in the United States to 50 percent within 10 years; and

(B) working with all Federal agencies involved in cancer research to develop a coordinated roadmap for accomplishing that goal.

Mr. CHAMBLISS. Mr. President, today I am submitting a resolution recognizing November as National Lung Cancer Awareness Month. It is important for Americans to recognize the large number of individuals who are diagnosed with and die from lung cancer each year. This resolution is a reminder to all Americans to help raise awareness about lung cancer, including the importance of early detection and treatment of this dreadful disease.

In the United States, nearly 125,000 Americans die from lung, trachea, and bronchus cancer each year. According to the Centers for Disease Control, CDC, lung cancer is the number one cause of cancer deaths nationally for men and women. More American women will die from lung cancer than die from breast cancer each year. The disease kills more individuals than breast, prostate, colon, liver, and kidney cancers combined. In my home state of Georgia this year alone, more than 6,200 Georgians will be diagnosed