

Democrats have all documented shortcomings in SBA's administration of the disaster loan program.

Our committee found, for instance, that small businesses waited 46 days to get their application processed by SBA, a threefold increase over previous Atlantic storms. The IG found the agency lacked clear guidance which resulted in confusion for borrowers, inconsistent application of underwriting criteria, and loans going to ineligible entities.

H.R. 208 addresses these shortcomings and ensures those affected by Hurricane Sandy are treated fairly. To begin, the bill would allow businesses to apply again for loans. As SBA was so unprepared for a disaster of this scale, it is important that those impacted have another chance at securing assistance.

This bill would also correct many of the problems identified by the IG. SBA will be required to provide up-front notification to borrowers on necessary documentation as well as establish clear written policies for loan officers. By clearing up confusion for both borrowers and SBA staff, H.R. 208 will ensure funds flow more swiftly to businesses after future catastrophes.

Lastly, the measure incorporates a number of bipartisan reforms from our Senate colleagues. Under these provisions, for instance, businesses would no longer be prohibited from posting their assets as collateral. This is important as, previously, many entrepreneurs have had to use personal assets for loan collateral.

Mr. Speaker, this is a truly bipartisan, bicameral effort that focuses on better assisting small businesses impacted by natural disasters.

I want to thank Chairman CHABOT for his leadership and support on this legislation. I also wanted to thank Chairman VITTER, Ranking Member SHAHEEN, and Senators MENEDEZ and BOOKER for their hard work in crafting this bill.

I urge my colleagues to support it.

I reserve the balance of my time.

Mr. CHABOT. Mr. Speaker, I reserve the balance of my time.

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

When disasters strike, getting small businesses back on their feet quickly can help local economies recover. For that to happen, the SBA's disaster lending initiatives must work as intended, providing emergency capital to firms that have suffered physical and economical damage.

H.R. 208 would allow businesses that encounter delays to reapply for assistance and be made whole. It also improves how the agency functions going forward, speeding help to small businesses and homeowners when they are most in need. This is a bipartisan bill, and it will do much good for entrepreneurs impacted by Sandy and for businesses impacted by future disasters.

I want to thank Chairman VITTER, Ranking Member SHAHEEN, Senators

MENEDEZ and BOOKER, and especially Chairman CHABOT for working in a bipartisan manner to get this bill to the President.

I also would like to take this opportunity to thank the staff for the Senate Small Business Committee and our staff for the House Small Business Committee: Adam Minehardt, Justin Pelletier, Emily Murphy, Barry Pinelas, and Corey Cooke.

I encourage my colleagues to vote "yes."

I yield back the balance of my time. Mr. CHABOT. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, in closing, we never know when or where the next disaster will strike. But, unfortunately, we do know that there will be another disaster. In fact, there will be more disasters. Given this, we must ensure that the SBA is truly prepared to help victims in the aftermath of those disasters.

H.R. 208 rights the wrongs imposed by the SBA on those who suffered from the effects of Sandy. But H.R. 208 does more than just correct past mistakes. It imposes obligations on the SBA to ensure the agency learns from history and does not repeat those mistakes.

I urge my colleagues to vote to concur on the Senate amendment H.R. 208.

I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Ohio (Mr. CHABOT) that the House suspend the rules and concur in the Senate amendment to the bill, H.R. 208.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the Senate amendments were concurred in.

A motion to reconsider was laid on the table.

#### AMERICAN EDUCATION WEEK

(Mr. HONDA asked and was given permission to address the House for 1 minute.)

Mr. HONDA. Mr. Speaker, this week is American Education Week.

Today I rise to choose my bill, the Equity and Excellence in American Education Act, which will move us towards a more equitable education funding system. We can wait no longer to act, knowing we are not providing each and every child with a quality education.

My legislation is a starting point to establish equity as a foundational principle of our education system, especially in funding. Each and every child deserves to have an enriched education based on equity. Equity acknowledges all children are different with different needs. Equity means supporting families and students at the beginning with quality preschool and K-5 educational strategies based on equity.

Rather than saying, "What can we do with the funding we traditionally receive?", we instead start with the question, "How much do we need to meet

the needs of each and every child?" and build a system which reflects that funding. This will be a challenge, but one we must take on.

#### HONORING THE VICTIMS OF THE NOVEMBER 13, 2015, TERROR ATTACK IN PARIS

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

Mr. HILL. Mr. Speaker, I stand in the well of the House witnessed by the portraits of George Washington and his protege, an invaluable ally to America, the Marquis de Lafayette.

On Friday, November 13, the world watched in horror as they witnessed the terrorist attacks in Paris that claimed the lives of 129 civilians from over 15 different countries.

These brothers and sisters, mothers and fathers, friends and loved ones, whose lives were taken away too soon from us and those who were gravely wounded from this attack will not be forgotten. My thoughts and prayers are with the victims, their families and friends, and the strong resilient people of France.

This massacre at the hands of barbarous terrorists was an attack on the civilized world, and we will not let these horrific actions stand. We stand strong.

Today the flags at the U.S. Capitol fly at half-staff. We stand in solidarity with France, honor the victims of this attack, and in the call to combat this massing menace, place our undying faith in our two democracies bound together by young Lafayette's faithful and courageous service.

#### HONORING REVEREND RONALD B. CHRISTIAN

(Mr. PAYNE asked and was given permission to address the House for 1 minute.)

Mr. PAYNE. Mr. Speaker, back in my home State of New Jersey, we had the honor of having a going-home celebration for a remarkable individual from my community. He was known as Reverend Ron. His name was Ronald B. Christian.

Reverend Ron's ministry was unique because Reverend Ron looked at the least of us and took them in without judgment to help them with their ills, whether they have drug issues or issues with the criminal justice system.

He never, never judged because he had seen the worst that life could show you because he had gone through some of it himself. And one day God stood him up and said: Now serve my people.

This great man passed away several weeks ago, but I wanted to honor him on the floor of the United States Congress. He was a unique individual. He was one of God's children.

On the outside of his church, it said "Sinners welcome," and he never wavered, and he never turned his back.