

The SPEAKER pro tempore. Is the gentlewoman opposed to the bill?

Ms. MATSUI. I am opposed to it in its current form.

The SPEAKER pro tempore. The Clerk will report the motion to recommit.

The Clerk read as follows:

Ms. Matsui moves to recommit the bill H.R. 3189 to the Committee on Financial Services with instructions to report the same back to the House forthwith with the following amendment:

Page 43, line 25, strike the quotation marks and final period and insert after such line the following:

“(H) TREATMENT OF CERTAIN COMPANIES.—The Board shall seek to ensure that any company convicted of any felony or misdemeanor or that has been made subject to any judicial or administrative decree or order arising out of misconduct that harms the financial health of seniors is prohibited from receiving a loan or other financial assistance under this paragraph, if the Board determines such prohibition is in the nation’s economic interest.”

Ms. MATSUI (during the reading). Mr. Speaker, I ask unanimous consent to dispense with the reading.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

The SPEAKER pro tempore. The gentlewoman from California is recognized for 5 minutes.

□ 1115

Ms. MATSUI. Mr. Speaker, this is the final amendment to the bill which would not kill the bill or send it back to committee. If adopted, the bill would immediately proceed to final passage, as amended.

Mr. Speaker, I rise today in support of the motion to recommit to H.R. 3189, which will ensure that seniors will be protected from losing their hard-earned benefits to deceitful financial companies found to engage in harmful activity. Financial companies that put earnings ahead of the needs of our seniors should not be allowed to participate in any emergency lending program or facility established by the Federal Reserve.

While Republicans try to put their special interest friends first, the Democratic motion to recommit would ensure that financial companies found to engage in activity that harms seniors’ financial health and stability are prevented from participating in any emergency lending program or facility established by the Federal Reserve.

Our motion to recommit would stop rewarding unsavory financial institutions that abuse the trust and harm the financial health of America’s seniors.

America’s seniors, who have spent their lives working to provide for their families, deserve to retire with dignity and live without fear of being stripped of financial security due to the actions of predatory financial institutions. Yet, House Republicans are willing to grant these shady financial companies access to emergency resources established by the Federal Reserve.

We need to adopt this motion to recommit to send a strong signal to predatory financial entities across this country that putting profits ahead of people will not be rewarded by the U.S. Government.

I am co-chair of the Democratic Congressional Task Force on Seniors, and I am committed to protecting the well-being of older Americans and ensuring that those who work hard and play by the rules receive a dignified and secure retirement.

In addition to protecting hard-earned benefits like Social Security and Medicare, we also need to ensure that vulnerable seniors are not the subject of predatory lending that further puts them at risk for economic security.

According to the Consumer Financial Protection Bureau, older Americans are particularly vulnerable to bad actors who seek to defraud them, take advantage of their hard-earned retirement savings, or push them into taking on financial products or services—like a reverse mortgage—that they may not want or need.

Roughly 1 million older Americans lose an estimated \$2.6 billion annually as a result of financial abuse according to a MetLife study entitled, “Broken Trust: Elders, Family and Finances.” This is unacceptable.

As older Americans age, we have an obligation to ensure that they are not an easy target for financial companies peddling predatory financial products and services.

Mr. Speaker, I urge all my colleagues to vote in favor of this motion to recommit. By voting for this motion to recommit, Members can make clear whose side they are on, whether it be in favor of protecting our vulnerable seniors or in favor of protecting dishonest financial companies that seek to do them harm.

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

Mr. HENSARLING. Mr. Speaker, I claim the time in opposition to the motion.

The SPEAKER pro tempore. The gentleman from Texas is recognized for 5 minutes.

Mr. HENSARLING. Mr. Speaker, I find the motion to recommit to be most ironic. For the Members who were here for the debate on the underlying FORM Act yesterday, all we heard from the other side of the aisle is you cannot direct the Federal Reserve to do anything; you are imposing upon their independence. And yet we have a motion to recommit that does exactly what they argued against yesterday. That is irony number one, Mr. Speaker.

The second irony about the motion to recommit is nothing has hurt seniors more than having 7 years straight of zero percent interest rates. It is seniors who know that when you are young you work for your money, and when you are old you expect your money to work for you. Their money is not working for them because we have had 7 years of artificially low interest rates. Real interest rates of zero.

If we want to help our seniors, what we need is a monetary policy that is more predictable, that is more rules based, which is exactly what the FORM Act does. The American people want a healthier economy. They want a government that is transparent and accountable to them, and that includes the Federal Reserve. They cannot continue to cloak their prudential regulatory policies behind their monetary policies. We don’t need our central bankers to become our central planners, but we need a monetary policy that works for seniors.

For a healthier economy, for a government that is transparent and accountable to “we, the people,” we need to vote down the motion to recommit. Vote for the FORM Act.

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

The SPEAKER pro tempore. Without objection, the previous question is ordered on the motion to recommit.

There was no objection.

The SPEAKER pro tempore. The question is on the motion to recommit.

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

RECORDED VOTE

Ms. MATSUI. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. Pursuant to clause 9 of rule XX, the Chair will reduce to 5 minutes the minimum time for any electronic vote on the question of passage.

This is a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 182, noes 242, not voting 9, as follows:

[Roll No. 640]

AYES—182

Adams	Crowley	Honda
Aguilar	Cuellar	Hoyer
Ashford	Cummings	Huffman
Bass	Davis (CA)	Israel
Beatty	Davis, Danny	Jackson Lee
Becerra	DeGette	Jeffries
Bera	Delaney	Johnson (GA)
Beyer	DeLauro	Johnson, E. B.
Bishop (GA)	DelBene	Jones
Blumenauer	DeSaulnier	Kaptur
Bonamici	Deutch	Keating
Boyle, Brendan	Dingell	Kelly (IL)
F.	Doggett	Kennedy
Brady (PA)	Doyle, Michael	Kildee
Brown (FL)	F.	Kilmer
Brownley (CA)	Duckworth	Kind
Bustos	Edwards	Kirkpatrick
Butterfield	Engel	Kuster
Capps	Eshoo	Langevin
Capuano	Esty	Larsen (WA)
Cárdenas	Farr	Larson (CT)
Carney	Fattah	Lawrence
Carson (IN)	Foster	Lee
Cartwright	Frankel (FL)	Levin
Castor (FL)	Fudge	Lewis
Castro (TX)	Gabbard	Lieu, Ted
Chu, Judy	Gallego	Lipinski
Ciçilline	Garamendi	Loeb sack
Clark (MA)	Graham	Lofgren
Clarke (NY)	Grayson	Lowenthal
Clay	Green, Al	Lowe y
Cleaver	Green, Gene	Lujan Grisham
Clyburn	Grijalva	(NM)
Cohen	Gutiérrez	Luján, Ben Ray
Connolly	Hahn	(NM)
Conyers	Hastings	Lynch
Cooper	Heck (WA)	Maloney,
Costa	Higgins	Carolyn
Courtney	Himes	Maloney, Sean

NOT VOTING—7

DeFazio	Ruppersberger	Williams
Ellison	Takai	
Hinojosa	Watson Coleman	

□ 1135

Mr. POLIS changed his vote from "aye" to "no."

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

AMERICAN SECURITY AGAINST FOREIGN ENEMIES ACT OF 2015

Mr. GOODLATTE. Mr. Speaker, pursuant to House Resolution 531, I call up the bill (H.R. 4038) to require that supplemental certifications and background investigations be completed prior to the admission of certain aliens as refugees, and for other purposes, and ask for its immediate consideration.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. WOODALL). Pursuant to House Resolution 531, the bill is considered read.

The text of the bill is as follows:

H.R. 4038

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 "American Security Against Foreign Enemies Act of 2015" or as the "American SAFE Act of 2015".

SEC. 2. REVIEW OF REFUGEES TO IDENTIFY SECURITY THREATS TO THE UNITED STATES.

(a) BACKGROUND INVESTIGATION.—In addition to the screening conducted by the Secretary of Homeland Security, the Director of the Federal Bureau of Investigation shall take all actions necessary to ensure that each covered alien receives a thorough background investigation prior to admission as a refugee. A covered alien may not be admitted as a refugee until the Director of the Federal Bureau of Investigation certifies to the Secretary of Homeland Security and the Director of National Intelligence that each covered alien has received a background investigation that is sufficient to determine whether the covered alien is a threat to the security of the United States.

(b) CERTIFICATION BY UNANIMOUS CONCURRENCE.—A covered alien may only be admitted to the United States after the Secretary of Homeland Security, with the unanimous concurrence of the Director of the Federal Bureau of Investigation and the Director of National Intelligence, certifies to the appropriate Congressional Committees that the covered alien is not a threat to the security of the United States.

(c) INSPECTOR GENERAL REVIEW OF CERTIFICATIONS.—The Inspector General of the Department of Homeland Security shall conduct a risk-based review of all certifications made under subsection (b) each year and shall provide an annual report detailing the findings to the appropriate Congressional Committees.

(d) MONTHLY REPORT.—The Secretary of Homeland Security shall submit to the appropriate Congressional Committees a monthly report on the total number of applications for admission with regard to which a certification under subsection (b) was made and the number of covered aliens with regard to whom such a certification was not made

for the month preceding the date of the report. The report shall include, for each covered alien with regard to whom a certification was not made, the concurrence or nonconcurrence of each person whose concurrence was required by subsection (b).

(e) DEFINITIONS.—In this Act:

(1) COVERED ALIEN.—The term "covered alien" means any alien applying for admission to the United States as a refugee who—
(A) is a national or resident of Iraq or Syria;

(B) has no nationality and whose last habitual residence was in Iraq or Syria; or

(C) has been present in Iraq or Syria at any time on or after March 1, 2011.

(2) APPROPRIATE CONGRESSIONAL COMMITTEE.—The term "appropriate Congressional Committees" means—

(A) the Committee on Armed Services of the Senate;

(B) the Select Committee on Intelligence of the Senate;

(C) the Committee on the Judiciary of the Senate;

(D) the Committee on Homeland Security and Governmental Affairs of the Senate;

(E) the Committee on Foreign Relations of the Senate;

(F) the Committee on Appropriations of the Senate;

(G) the Committee on Armed Services of the House of Representatives;

(H) the Permanent Select Committee on Intelligence of the House of Representatives;

(I) the Committee on the Judiciary of the House of Representatives;

(J) the Committee on Homeland Security of the House of Representatives;

(K) the Committee on Appropriations of the House of Representatives; and

(L) the Committee on Foreign Affairs of the House of Representatives.

The SPEAKER pro tempore. The bill shall be debatable for 1 hour, equally divided and controlled by the chair and ranking minority member of the Committee on the Judiciary.

The gentleman from Virginia (Mr. GOODLATTE) and the gentleman from Michigan (Mr. CONYERS) each will control 30 minutes.

The Chair recognizes the gentleman from Virginia.

GENERAL LEAVE

Mr. GOODLATTE. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks and include extraneous materials on H.R. 4038, currently under consideration.

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

There was no objection.

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

Mr. Speaker, I support H.R. 4038, the American Security Against Foreign Enemies Act of 2015.

Just one example of a terrorist taking advantage of the United States' generous immigration policy in order to perpetrate attacks on Americans is too many. Unfortunately, there are too many examples to count. Most notable, of course, are the attacks on September 11, 2001, perpetrated by 19 foreign nationals who were admitted to the U.S. through our legal immigration system.

The U.S. Government has the ultimate responsibility to protect its citizens. As such, if U.S. immigration policy allows foreign nationals who want to do us harm access to U.S. soil, then the immigration policy must be reviewed and amended.

We are faced with such a situation right now. There is a very real possibility that a terrorist, particularly one from, or claiming to be from, Syria or Iraq, will attempt to gain access to the United States as a refugee. In fact, ISIS is making no secret of their plans to have their members infiltrate groups of Syrian refugees. We should take ISIS at its word.

Of course, our hope is that such an individual would be screened out through the refugee vetting process. Unfortunately, we have heard time and time again from top counterterrorism and intelligence officials that the current vetting process cannot prevent such an individual from receiving refugee status.

In fact, just late last month, FBI Director James Comey told the Judiciary Committee that with a conflict zone like Syria, where there is "dramatically" less information available to use during the vetting process, he could not "offer anybody an absolute assurance that there is no risk associated with" admitting Syrian nationals as refugees.

He told another House committee that "we can only query against that which we have collected. And so if someone has never made a ripple in the pond in Syria in a way that would get their identity or their interest reflected in our database, we can query our database until the cows come home but . . . nothing will show up because we have no record on that person."

The administration's foreign policy inaction in Syria, and failure to take seriously the ISIS threat, are responsible for the flood of Syrians currently leaving their country. Of course, we all remember when the President told us that ISIS was the JV team. That JV team just murdered 120 innocent people in Paris, including at least one American. And the Paris JV team included at least one terrorist who was registered as a refugee from Syria.

H.R. 4038 requires certification by the FBI Director that the security vetting process is sufficient to prevent an individual who is a security threat from being admitted as a refugee. The bill also requires that the DHS Secretary, FBI Director, and Director of National Intelligence certify to Congress that each refugee is not a security threat prior to his or her admission to the United States.

In addition, H.R. 4038 requires the DHS Inspector General to review such certifications annually and report its findings to Congress. The certification procedures apply to aliens who are nationals of Iraq or Syria, those who have no nationality and whose last habitual residence was in Iraq or Syria, or who have been present in those countries at any time on or after March 1, 2011.