

days to revise and extend their remarks and to include extraneous material on this measure.

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

There was no objection.

Mr. TORRES of New York. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise today in strong support of H.R. 396, the Transit Security Grant Program Flexibility Act.

This legislation, as introduced by my colleague from New York (Mr. GARBARINO), seeks to make common-sense adjustments to a DHS grant program that helps keep my constituents safe.

H.R. 396 requires technical changes to the Transit Security Grant Program to allow grant funding to be used for backfill staffing when associated with security training and give transit authorities more time to expend grant funds on security improvements for public transportation systems or infrastructure.

Our transit systems are absolutely vital to daily travel and commerce. According to U.S. Census figures, 56 percent of all New Yorkers rely on public transportation. In New York City, over 5 million people depend on our trains and subways on a normal workday.

Under the TSGP, New York City's Metropolitan Transit Authority received about \$20 million in fiscal year 2020 to protect riders from acts of terrorism and other targeted violence.

H.R. 396 is informed by feedback from grantees about challenges with the program over the years, and it is intended to ensure that the Transit Security Grant Program remains current, and that funding reaches maximum impact.

Enactment of this bill will help improve a key DHS grant program and better secure our Nation's transportation infrastructure.

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

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

I rise today in strong support of my bill, H.R. 396, the Transit Security Grant Program Flexibility Act.

Whether it is bus systems, ferries, or passenger rail, the Transit Security Grant Program provides needed funds to transit agencies to protect critical surface transportation infrastructure and the traveling public from acts of terrorism.

Unfortunately, we have already witnessed multiple attacks across the globe: the 2005 bombing of the Tube in London, the 2016 metro station bombing in Brussels, and the 2017 New York Port Authority bombing.

With billions of riders using surface transportation annually, and limited security screening, it should come as no surprise that surface transportation has been and continues to be a terror

target. As such, we must ensure that first responders and transit agencies have the tools needed to secure our transit system.

The Transit Security Grant Program Flexibility Act seeks to address challenges associated with fluctuating periods of performance by codifying the period of performance at 36 months for the majority of eligible projects and extending it to 55 months for vital large-scale capital security projects. This ensures that these major projects can be successfully completed in the allotted time.

Additionally, while Transit Security Grant Program awards can be used to provide personnel with essential security training, recipients of awards are not currently permitted to use the grant program funds to pay for backfilling personnel attending such training. This may, in turn, inhibit some transit agencies from sending their staff to vital security training.

H.R. 396 will permit Transit Security Grant Program funds to be used for this purpose, consistent with other Homeland Security grant programs.

Given the evolving threat landscape, and the continued calls from extremist groups for lone-wolf attacks to target crowded areas, it is imperative that the Transit Security Grant Program provide flexible solutions for grant recipients in order to protect these soft targets and keep everyday commuters safe.

I am proud to continue the great work of former New York Members Dan Donovan and Peter King in introducing this important piece of legislation.

Madam Speaker, I urge all Members to join me in supporting H.R. 396, and I yield back the balance of my time.

Mr. TORRES of New York. Madam Speaker, New York City has the largest public transit system in the country, and New York City has the greatest vulnerability to terrorism.

I thank my colleague, Congressman GARBARINO, for his leadership in advocating for transportation systems across the country.

H.R. 396 is a measure that this country needs. I believe all of us in this body can agree that securing America's transit systems is critical to homeland security, and so too must we invest to make and keep it safe.

Enactment of H.R. 396 would bolster the security of what, in the view of my constituents, is about as critical as critical infrastructure gets and protect these systems and their riders against terrorist attacks and targeted violence.

Madam Speaker, I urge my colleagues to support H.R. 396, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. TORRES) that the House suspend the rules and pass the bill, H.R. 396.

The question was taken.

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

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

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 13 minutes p.m.), the House stood in recess.

□ 1527

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Ms. TITUS) at 3 o'clock and 27 minutes p.m.

IMPROVING FHA SUPPORT FOR SMALL-DOLLAR MORTGAGES ACT OF 2021

Ms. PRESSLEY. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1532) to require a review of the effects of FHA mortgage insurance policies, practices, and products on small-dollar mortgage lending, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1532

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 "Improving FHA Support for Small-Dollar Mortgages Act of 2021".

SEC. 2. REVIEW OF FHA SMALL-DOLLAR MORTGAGE PRACTICES.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

(1) affordable homeownership opportunities are being hindered due to the lack of financing available for home purchases under \$70,000;

(2) according to the Urban Institute, small-dollar mortgage loan applications in 2017 were denied by lenders at double the rate of denial for large mortgage loans, and this difference in denial rates cannot be fully explained by differences in the applicants' credit profiles;

(3) according to data compiled by Attom Data solutions, small-dollar mortgage originations have decreased 38 percent since 2009, while there has been a 65-percent increase in origination of mortgages for more than \$150,000;

(4) the FHA's mission is to serve credit-worthy borrowers who are underserved and, according to the Urban Institute, the FHA serves 24 percent of the overall market, but only 19 percent of the small-dollar mortgage market; and

(5) the causes behind these variations are not fully understood, but merit study that could assist in furthering the Department of Housing and Urban Development's mission, including meeting the housing needs of borrowers the program is designed to serve and reducing barriers to homeownership, while

protecting the solvency of the Mutual Mortgage Insurance Fund.

(b) REVIEW.—The Secretary of Housing and Urban Development shall conduct a review of its FHA single-family mortgage insurance policies, practices, and products to identify any barriers or impediments to supporting, facilitating, and making available mortgage insurance for mortgages having an original principal obligation of \$70,000 or less. Not later than the expiration of the 12-month period beginning on the date of the enactment of this Act, the Secretary shall submit a report to the Congress describing the findings of such review and the actions that the Secretary will take, without adversely affecting the solvency of the Mutual Mortgage Insurance Fund, to remove such barriers and impediments to providing mortgage insurance for such mortgages.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Massachusetts (Ms. PRESSLEY) and the gentleman from North Carolina (Mr. MCHENRY) each will control 20 minutes.

The Chair recognizes the gentlewoman from Massachusetts.

GENERAL LEAVE

Ms. PRESSLEY. Madam Speaker, I ask unanimous consent that all Members may have five legislative days in which to revise and extend their remarks on this legislation and to insert extraneous material thereon.

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

There was no objection.

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

Madam Speaker, when it comes to promoting access to homeownership, much of the focus tends to be on how high housing prices are pricing many borrowers out of homeownership. But the landscape of homeownership opportunities is varied, and for many communities, the lack of access to traditional mortgage financing for small-dollar mortgages continues to be a major barrier.

Specifically, I am talking about mortgage financing for homes that are priced at \$70,000 or less. For many rural communities, and predominantly communities of color that are struggling to overcome the impacts of the foreclosure crisis, there are lower-value homes that would otherwise be ideal homeownership opportunities for first-time home buyers and working class families, but the lack of traditional mortgage financing options acts as a barrier to those opportunities.

□ 1530

Data from the Urban Institute shows that these small-dollar mortgages are denied by lenders at double the rate compared to larger loans, and this trend cannot be explained away by differences in the creditworthiness of applicants.

The bottom line is that lenders don't make as much money originating these smaller loans, so they are less likely to make loans on collateral that don't maximize their profit.

The Federal Housing Administration was designed to serve underserved markets and could be instrumental in promoting more small-dollar mortgage lending, but the data shows that the FHA is actually disproportionately failing to serve this market. So this bill would require the FHA to identify barriers to better serving the small-dollar mortgage market and to come up with an actionable plan to reduce those barriers.

This bill is desperately needed at a time when mortgage rates are at historic lows and home prices continue to rise. We must support affordable housing options for individual borrowers and their pursuit of the American Dream of homeownership.

Madam Speaker, I reserve the balance of my time.

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

Madam Speaker, I rise in support of H.R. 1532.

Some studies suggest that small-dollar mortgages, which are amounts less than \$70,000, may be disproportionately denied compared to loans of higher amounts, even when credit profiles are similar.

If true, this could be an issue for families in my district and across the country who are trying to buy their first home, particularly in rural America.

H.R. 1532 is a bipartisan bill reported last Congress by the House Financial Services Committee that seeks to understand the challenges associated with small-dollar lending and why.

This bill asks the fundamental questions: Why not have the FHA review its own policies? Why shouldn't the FHA look to determine whether there are borrowers who would otherwise qualify for a mortgage and who are being left out of the market as an unintended consequence of the FHA's own regulations?

After all, the FHA's mission is to serve creditworthy borrowers who are underserved by the private market. This includes serving without bias as to how small a loan seeking insurance should be or might be.

Moreover, the FHA should understand whether its own regulations are hurting borrowers' access to credit and remedy the problem without affecting the health of the Mutual Mortgage Insurance Fund, which is at issue.

Madam Speaker, I would like to thank my colleagues on the subcommittee, in particular Mr. CLEAVER and Ranking Member STIVERS, for bringing this issue to our attention and for their work on this important bill.

H.R. 1532 is a positive example of Congress identifying a problem and working together in a bipartisan way to understand the causes and to identify a reasonable solution.

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

Ms. PRESSLEY. Madam Speaker, I would inquire through the Chair if my colleague has any remaining speakers.

Mr. MCHENRY. Madam Speaker, I do not.

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

Ms. PRESSLEY. Madam Speaker, I yield such time as she may consume to the gentlewoman from Michigan (Ms. TLAIB).

Ms. TLAIB. Madam Speaker, I rise in support of my bill, the Improving FHA Support for Small-Dollar Mortgages Act.

Housing is one of the most vital ways families have a shot at financial stability and freedom. However, affordable homeownership opportunities are being denied to my residents because of the lack of financing available for home purchases under \$70,000.

In fact, small-dollar mortgage loan applications in 2017 were denied by lenders at double the rate of denial for large mortgage loans. This is largely because the banks have decided that small-dollar mortgages are riskier because they rely on bogus credit score thresholds and the loans don't give them enough profit.

This impacts majority Black and Brown communities, as well as low-income communities that are unbanked and underbanked.

Madam Speaker, in my district alone, 68,000—or nearly 50 percent—of our owner-occupied homes are valued under \$70,000. Think about that for a second. Almost half of the homes in my district stand little chance of getting financing from a bank.

My bill directs the Department of Housing to report on barriers to making small-dollar mortgage insurance available for mortgages under \$70,000. It also requires HUD to report on policies, practices, and actions that will be taken to remove such barriers, to making available mortgage insurance for mortgages of \$70,000 or less.

Madam Speaker, I urge my colleagues to please vote in support of my bill to ensure that every family has access to homeownership.

Ms. PRESSLEY. Madam Speaker, I yield myself the balance of my time.

Madam Speaker, I thank Representative TLAIB for her work on this important bill, as we work to improve access to affordable homeownership. This bill is an important step that will help us better understand and break down the barriers to obtaining traditional mortgage financing for small-dollar mortgages.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from Massachusetts (Ms. PRESSLEY) that the House suspend the rules and pass the bill, H.R. 1532.

The question was taken.

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

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

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

FAIR DEBT COLLECTION PRACTICES FOR SERVICEMEMBERS ACT

Ms. PRESSLEY. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1491) to amend the Fair Debt Collection Practices Act to provide enhanced protection against debt collector harassment of members of the Armed Forces, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1491

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 “Fair Debt Collection Practices for Servicemembers Act”.

SEC. 2. ENHANCED PROTECTION AGAINST DEBT COLLECTOR HARASSMENT OF SERVICEMEMBERS.

(a) COMMUNICATION IN CONNECTION WITH DEBT COLLECTION.—Section 805 of the Fair Debt Collection Practices Act (15 U.S.C. 1692c) is amended by adding at the end the following:

“(e) COMMUNICATIONS CONCERNING SERVICE-MEMBER DEBTS.—

“(1) DEFINITION.—In this subsection, the term ‘covered member’ means—

“(A) a covered member or a dependent as defined in section 987(i) of title 10, United States Code; and

“(B)(i) an individual who was separated, discharged, or released from duty described in such section 987(i)(1), but only during the 365-day period beginning on the date of separation, discharge, or release; or

“(ii) a person, with respect to an individual described in clause (i), described in subparagraph (A), (D), (E), or (I) of section 1072(2) of title 10, United States Code.

“(2) PROHIBITIONS.—A debt collector may not, in connection with the collection of any debt of a covered member—

“(A) threaten to have the covered member reduced in rank;

“(B) threaten to have the covered member’s security clearance revoked; or

“(C) threaten to have the covered member prosecuted under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

(b) UNFAIR PRACTICES.—Section 808 of the Fair Debt Collection Practices Act (15 U.S.C. 1692f) is amended by adding at the end the following:

“(9) The representation to any covered member (as defined under section 805(e)(1)) that failure to cooperate with a debt collector will result in—

“(A) a reduction in rank of the covered member;

“(B) a revocation of the covered member’s security clearance; or

“(C) prosecution under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

SEC. 3. GAO STUDY.

The Comptroller General of the United States shall conduct a study and submit a report to Congress on the impact of this Act on—

(1) the timely delivery of information to a covered member (as defined in section 805(e) of the Fair Debt Collection Practices Act, as added by this Act);

(2) military readiness; and

(3) national security, including the extent to which covered members with security clearances would be impacted by uncollected debt.

SEC. 4. DETERMINATION OF BUDGETARY EFFECTS.

The budgetary effects of this Act, for the purpose of complying with the Statutory Pay-As-You-Go Act of 2010, shall be determined by reference to the latest statement titled “Budgetary Effects of PAYGO Legislation” for this Act, submitted for printing in the Congressional Record by the Chairman of the House Budget Committee, provided that such statement has been submitted prior to the vote on passage.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from Massachusetts (Ms. PRESSLEY) and the gentleman from North Carolina (Mr. MCHENRY) each will control 20 minutes.

The Chair recognizes the gentlewoman from Massachusetts.

GENERAL LEAVE

Ms. PRESSLEY. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include extraneous material on this legislation.

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

There was no objection.

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

Madam Speaker, I thank Representative DEAN for her leadership on this important bill, which will provide much-needed relief and protection for our servicemembers.

Two out of every five servicemembers’ complaints submitted to the Consumer Financial Protection Bureau are about predatory debt collection practices. Some examples of what servicemembers reported experiencing include inappropriate threats of punishment under the Uniform Code of Military Justice, threats to the rank and security clearance of the servicemember, and even reports of debt collectors inappropriately contacting the commanding officer of the debt holder.

It is a disgrace that people serving in the military are being threatened and intimidated. The impact of these abusive collection practices is severe. Servicemembers have reported increased stress and hardship because of predatory debt collectors.

These unfair and unnecessary practices against people who are putting their lives on the line for this country must end, which is why the National Military Family Association; the National Consumer Law Center; and the former CFPB Assistant Director for Servicemember Affairs, retired Army Colonel Paul Kantwill, all support this bill.

I am happy to say that Democrats and Republicans agree that Congress should put a halt to these abusive practices, and this bill does just that. Congresswoman DEAN’s work across the

aisle and with the House Armed Services Committee last Congress resulted in a House floor vote of 355–0.

Madam Speaker, I urge my colleagues to unanimously support this bill again so we can better protect our servicemembers, who do so much to protect us.

Madam Speaker, I reserve the balance of my time.

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

Madam Speaker, I rise in support of H.R. 1491, the Fair Debt Collection Practices for Servicemembers Act.

I thank Representative DEAN for offering this legislation.

Madam Speaker, our servicemembers put their lives on the line for us every day. To that end, we must ensure they are adequately protected from abuse or harassment related to outstanding debt. I am pleased that we were able to work in a bipartisan fashion to meet this goal.

H.R. 1491 prohibits debt collectors from using threats against a servicemember’s rank or security clearance, or threats of prosecution under the Uniform Code of Military Justice. Not only are such practices unfair, they also create the risk of harm to military readiness.

Last Congress, during the committee markup of H.R. 1491, Republicans expressed concerns that there were too many unanswered questions about how this bill could impact military readiness. The gentleman from Ohio (Mr. STIVERS), who has had a distinguished career in our military, offered an amendment, which directs the Comptroller General of the United States to conduct a study on the impact this bill has on readiness with servicemembers regarding debts in collection, as well as military readiness and national security. This commonsense approach ensures that Congress understands and is able to account for the connection between national security and the protection of servicemembers from unfair practices.

Madam Speaker, I thank the Democrat majority for accepting this amendment, and I am glad that it continues to be included in this bill we are considering today. This makes this a far more lasting bill, I believe, and more impactful on the people that the author and this Congress want to ensure are taken care of, and those are the folks who serve and protect us each and every day.

As a reminder, this bill passed the House unanimously in March of last year.

All Americans deserve to be treated with dignity and respect when faced with repaying a debt. This is especially true for our servicemembers, who fight for our freedoms every day.

Madam Speaker, this bill contains important safeguards. I urge my colleagues to vote “yes,” and I reserve the balance of my time.

Ms. PRESSLEY. Madam Speaker, I yield 3 minutes to the gentlewoman