

at any stage in their business journey can grow and open the doors to the global marketplace.

By reauthorizing STEP, this legislation ensures that States and their small businesses will face fewer hurdles to participation and greater opportunities.

Once again, I commend my colleagues, Representatives EVANS, KIM, and FLOOD for their hard work on this legislation.

Mr. Speaker, I urge my colleagues to vote “yes,” and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion by the gentlewoman from New York (Ms. VELÁZQUEZ) that the House suspend the rules and pass the bill, H.R. 8844.

The question was taken.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

SMALL BUSINESS CYBER TRAINING ACT OF 2022

Ms. VELÁZQUEZ. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1687) to amend section 21 of the Small Business Act to require cyber certification for small business development center counselors, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1687

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 “Small Business Cyber Training Act of 2022”.

SEC. 2. DUTIES OF SMALL BUSINESS DEVELOPMENT CENTER COUNSELORS.

(a) CYBER TRAINING.—Section 21 of the Small Business Act (15 U.S.C. 648) is amended by adding at the end the following:

“(c) CYBER STRATEGY TRAINING FOR SMALL BUSINESS DEVELOPMENT CENTERS.—

“(1) DEFINITIONS.—In this subsection—

“(A) the term ‘cyber strategy’ means resources and tactics to assist in planning for cybersecurity and defending against cyber risks and attacks; and

“(B) the term ‘lead small business development center’ means a small business development center that receives reimbursement from the Administrator under paragraph (5).

“(2) CERTIFICATION PROGRAM.—The Administrator shall establish a cyber counseling certification program, or designate 1 or more substantially similar governmental or private cybersecurity certification programs, to certify the employees of lead small business development centers in providing cyber planning assistance to small business concerns.

“(3) NUMBER OF CERTIFIED EMPLOYEES.—The Administrator shall ensure that the number of employees of each lead small business development center who are certified in providing cyber planning assistance is not less than the lesser of—

“(A) 5; or

“(B) 10 percent of the total number of employees of the lead small business development center.

“(4) CYBER STRATEGY.—In carrying out paragraph (2), the Administrator, to the extent practicable, shall consider any cyber strategy methods included in the Small Business Development Center Cyber Strategy developed under section 1841(a)(3)(B) of the National Defense Authorization Act for Fiscal Year 2017 (Public Law 114-328; 130 Stat. 2662).

“(5) REIMBURSEMENT FOR CERTIFICATION.—

“(A) IN GENERAL.—Subject to the availability of appropriations, the Administrator may reimburse each lead small business development center for costs relating to the certification of 1 or more employees of the lead small business center in providing cyber planning assistance under a program established or designated under paragraph (2).

“(B) LIMITATION.—The total amount reimbursed by the Administrator under subparagraph (A) may not exceed \$350,000 in any fiscal year.”.

(b) IMPLEMENTATION.—Not later than 180 days after the date of enactment of this Act, the Administrator of the Small Business Administration shall implement paragraphs (2), (3), and (4) of section 21(c) of the Small Business Act, as added by subsection (a).

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from New York (Ms. VELÁZQUEZ) and the gentleman from Missouri (Mr. LUETKEMEYER) each will control 20 minutes.

The Chair recognizes the gentlewoman from New York.

GENERAL LEAVE

Ms. VELÁZQUEZ. Mr. 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 the measure under consideration.

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

There was no objection.

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

Mr. Speaker, I rise in support of the bill before us today, S. 1687, the Small Business Cyber Training Act of 2022.

The House passed its companion bill, H.R. 4515, the Small Business Development Center Cyber Training Act on November 2, 2021.

S. 1687, would establish a cyber counseling certification program for lead SBDC staff to provide specific, free-of-charge cyber training for small businesses.

As more businesses utilize the internet for social media advertising, payment systems, and global markets, more of them become vulnerable to cyberattacks. The cyber disruptions can destroy IT systems and derail operations, sometimes forcing the business to shut down.

Cyberattack damage is not just limited to the IT systems; it can also erode customers' trust and tarnish a business' reputation.

With that said, a recent SBA survey found that 88 percent of small business owners felt their business was vulnerable to a cyberattack, but reported

that they couldn't afford professional IT solutions, have limited time to devote to cybersecurity, or just do not know where to begin.

Given the greater risk cyberattacks pose to small businesses and their limited capacity to protect against them, we must find ways to help entrepreneurs strengthen their cybersecurity posture. The SBA and SBDCs are ready, willing, and able to fill these gaps.

Under this legislation, lead SBDCs would be required to provide cyber training and resources and facilitate cybersecurity investments that are typically too expensive for small businesses.

S. 1687 makes minor technical changes to the House passed bill and were agreed upon by all stakeholders. I thank our House leaders, Mr. GARBARINO, Mr. EVANS, Ms. HOULAHAN, and Mr. CHABOT, who have been true advocates on this issue. I applaud their commitment to helping small business owners protect their livelihood from destructive cyberattacks.

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

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

Mr. Speaker, I rise in support of the House Amendment to S. 1687, the Small Business Cyber Training Act of 2022.

All businesses, regardless of size or available resources, are susceptible to cyber threats. If large businesses can become victims of cybercrimes, small businesses are even more vulnerable.

This bipartisan legislation directs Small Business Development Centers, SBDCs, to provide training to thwart potential attacks and educate small businesses on the most up-to-date cybersecurity practices. With over 1,000 local centers nationwide, SBDCs are well-positioned to assist small businesses with their cybersecurity needs.

Mr. Speaker, I thank Congressman GARBARINO for his leadership on this issue and commitment to enhancing Missouri's economic competitiveness and cyber resiliency.

I also thank my counterparts in the Senate for their work on this legislation.

S. 1687 passed the Senate in September, and I urge my colleagues to support the bill we have before us today that does not include unneeded reimbursement provisions included in the final form.

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

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Ms. VELÁZQUEZ. Mr. Speaker, I reserve the balance of my time.

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

S. 1687, as amended, takes important steps to prepare small businesses to combat cybersecurity threats.

This bipartisan bill to expand services at Small Business Development

Centers will ensure small businesses have the resources necessary to create a cybersecurity plan and detect cyber risks.

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

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

The use of digital tools dramatically increased during the pandemic, even here in Congress; and the massive shift to remote work has resulted in a significant rise in cybersecurity threats and attacks.

Guarding against cyberattacks often comes with significant costs and a substantial investment of time and resources. Unfortunately, small businesses operating on thin margins have fewer resources to dedicate to cybersecurity.

S. 1687 ensures that the Nation's 62 lead SBDCs are fully equipped to assist small businesses with their cybersecurity needs at no cost. The bill would eliminate the primary obstacle of investment costs and make cybersecurity mitigation easier to adopt.

This bill is a commonsense solution to complex problems. I urge my colleagues to support S. 1687, the Small Business Cyber Training Act of 2022, as amended.

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

The SPEAKER pro tempore (Mr. BEYER). The question is on the motion offered by the gentlewoman from New York (Ms. VELÁZQUEZ) that the House suspend the rules and pass the bill, S. 1687, as amended.

The question was taken.

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

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

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

DISASTER ASSISTANCE FOR RURAL COMMUNITIES ACT

Ms. VELÁZQUEZ. Mr. Speaker, I move to suspend the rules and pass the bill (S. 1617) to modify the requirements for the Administrator of the Small Business Administration relating to declaring a disaster in a rural area, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

S. 1617

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 "Disaster Assistance for Rural Communities Act".

SEC. 2. DISASTER DECLARATION IN RURAL AREAS.

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

"(16) DISASTER DECLARATION IN RURAL AREAS.—

"(A) DEFINITIONS.—In this paragraph—

"(i) the term 'rural area' means any county or other political subdivision of a State, the District of Columbia, or a territory or possession of the United States that is designated as a rural area by the Bureau of the Census; and

"(ii) the term 'significant damage' means, with respect to property, uninsured losses of not less than 40 percent of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower.

"(B) DISASTER DECLARATION.—For the purpose of making loans under paragraph (1) or (2), the Administrator may declare a disaster in a rural area for which a major disaster was declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170) and for which individual assistance was not authorized under section 408 of such Act (42 U.S.C. 5174) if—

"(i) the Governor of the State or the Chief Executive of the Indian tribal government in which the rural area is located requests such a declaration; and

"(ii) any home, small business concern, private nonprofit organization, or small agricultural cooperative has incurred significant damage in the rural area.

"(C) SBA REPORT.—Not later than 120 days after the date of enactment of this paragraph, and every year thereafter, the Administrator shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives a report on, with respect to the 1-year period preceding submission of the report—

"(i) any economic injury that resulted from a major disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5170) in a rural area;

"(ii) each request for assistance made by the Governor of a State or the Chief Executive of an Indian tribal government under subparagraph (B)(i) and the response of the Administrator, including the timeline for each response; and

"(iii) any regulatory changes that will impact the ability of communities in rural areas to obtain disaster assistance under this subsection."

(b) REGULATIONS.—Not later than 120 days after the date of enactment of this Act, the Administrator of the Small Business Administration shall issue regulations to carry out the amendment made by subsection (a).

(c) GAO REPORT.—

(1) DEFINITION OF RURAL AREA.—In this subsection, the term "rural area" means any county or other political subdivision of a State, the District of Columbia, or a territory or possession of the United States that is designated as a rural area by the Bureau of the Census.

(2) REPORT.—Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives a report on—

(A) any unique challenges that communities in rural areas face compared to communities in urbanized areas when seeking to obtain disaster assistance under section 7(b) of the Small Business Act (15 U.S.C. 636(b)); and

(B) legislative recommendations for improving access to disaster assistance for communities in rural areas.

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from

New York (Ms. VELÁZQUEZ) and the gentleman from Missouri (Mr. LUETKEMEYER) each will control 20 minutes.

The Chair recognizes the gentlewoman from New York.

GENERAL LEAVE

Ms. VELÁZQUEZ. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the measure under consideration.

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

There was no objection.

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

Mr. Speaker, I rise in support of S. 1617, the Disaster Assistance for Rural Communities Act. This bill will close a loophole in the Small Business Administration's disaster lending program, which disproportionately impacts homeowners and businesses located in remote rural areas.

Although people assume SBA only provides assistance to small businesses after a declared disaster, the opposite is true. In fact, according to CRS, approximately 80 percent of SBA disaster loans were awarded to individuals and households rather than businesses.

SBA's disaster lending program has been an important tool that helps not only businessowners, but also homeowners and renters rebuild after disasters and emergencies.

Under the current law, when the President declares a disaster under the Stafford Act, but does not authorize individual assistance, the SBA must declare a disaster for an individual to apply for a loan.

Yet, for SBA to declare a disaster, a minimum amount of physical damage must be sustained by a certain number of homes and businesses in a county or smaller political subdivision. This policy hurts remote rural areas because SBA cannot declare a disaster if a minimum number of homes or businesses aren't damaged or destroyed.

This outdated policy is hurting some of our most vulnerable citizens. We must close this loophole, especially as major disasters become more prevalent and destructive due to climate change.

In 2021, the United States experienced 20 separate billion-dollar weather and climate disasters, which caused \$145 billion in damage.

This bill addresses this issue by allowing SBA to declare a disaster in any rural area in which a major disaster has been declared by the President but individual assistance hasn't been authorized under the Stafford Act. It is critical that SBA disaster lending programs be available to all individuals, no matter where they reside or where they operate their business.

I thank Senators RISCH, SHAHEEN, HASSAN, KENNEDY, and BRAUN for their leadership on this important measure. I also thank Mr. GOLDEN, who introduced a companion bill on the House side.