

securely conduct transactions, our economy suffers as a whole. H.R. 1155 ensures confidence in our banking system by ensuring that stolen checks can be recovered and that perpetrators face real consequences.

Mr. Speaker, check fraud is a growing problem, but today, we, in a bipartisan way, in the Ways and Means Committee are finally taking common-sense, decisive action. This bill passed unanimously out of our committee, and I look forward to it passing unanimously out of this House. It is, once again, an opportunity for Republicans and Democrats to put partisanship aside and work together for the American people.

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

Mr. SMITH of Missouri. Mr. Speaker, I yield myself the balance of my time to close.

This legislation will not only help taxpayers who have been victims of fraud, but it will also help combat fraud by eliminating opportunities for criminals to strike a second time.

Check fraud is a major challenge in this country, and it has grown exponentially over the past several years. In fact, in 2022, the Treasury Department's Financial Crimes Enforcement Network reported over 680,000 instances of check fraud, doubling the previous year's total. In such an environment, it is unacceptable that at this moment the IRS does not have processes and procedures in place for taxpayers to request a replacement check through direct deposit.

This bill is a simple solution to a serious and costly problem. I encourage all of my colleagues to support its passage, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. MOORE of North Carolina). The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 1155, as amended.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

#### DISASTER RELATED EXTENSION OF DEADLINES ACT

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1491) to amend the Internal Revenue Code of 1986 to make the postponement of certain deadlines by reason of disasters applicable to the limitation on credit or refund, and to take postponements into account for purposes of sending collection notices, as amended.

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 "Disaster Related Extension of Deadlines Act".*

#### SEC. 2. POSTPONEMENT OF CERTAIN DEADLINES BY REASON OF DISASTERS MADE AP- PLICABLE TO LIMITATION ON CRED- IT OR REFUND.

(a) EXTENSION OF TIME FOR FILING RETURN.—  
(1) IN GENERAL.—Section 7508A of the Internal Revenue Code of 1986 is amended by adding at the end the following new subsection:

"(f) APPLICATION TO LIMITATION ON CREDIT OR REFUND.—For purposes of section 6511(b)(2)(A), any period disregarded under this section with respect to the time prescribed for filing any return of tax shall be treated as an extension of time for filing such return."

(2) EFFECTIVE DATE.—The amendment made by this subsection shall apply to claims filed after the date of the enactment of this Act.

(b) COLLECTION NOTICES.—

(1) IN GENERAL.—Section 6303(b) of such Code is amended—

(A) by striking "Except" and inserting the following:

"(1) IN GENERAL.—Except", and

(B) by adding at the end the following new paragraph:

"(2) POSTPONEMENT BY REASON OF DISASTER, SIGNIFICANT FIRE, OR TERRORISTIC OR MILITARY ACTIONS.—For purposes of paragraph (1), the last date prescribed for payment of any tax shall be determined after taking into account any period disregarded under section 7508A."

(2) EFFECTIVE DATE.—The amendments made by this subsection shall apply to notices issued after the date of the enactment of this Act.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Missouri (Mr. SMITH) and the gentleman from California (Mr. PANETTA) each will control 20 minutes.

The Chair recognizes the gentleman from Missouri.

#### GENERAL LEAVE

Mr. SMITH of Missouri. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days to revise and extend their remarks and include extraneous material on the bill under consideration.

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

There was no objection.

Mr. SMITH of Missouri. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in support of H.R. 1491, the Disaster Related Extension of Deadlines Act, introduced by my Ways and Means colleagues Representatives Murphy and Panetta. Both of their home States, North Carolina and California respectively, are no strangers to the toll of natural disasters. This legislation corrects a discrepancy that can deny Americans affected by natural disaster their rightful tax refund.

Often, the IRS postpones the filing and payment deadline for taxpayers impacted by a natural disaster. Understandably, some taxpayers living in a disaster area choose to file their taxes and wait to pay the tax bill at a later date, freeing up resources to instead help replace the items that they have lost. For the average taxpayer who requests a filing extension, the deadline to claim a tax refund or credit for that tax year is also extended; not so for the

victims of natural disasters. They do not receive the same amount of additional time to claim a tax credit or refund as taxpayers who request filing extensions.

This situation is fundamentally unfair. It potentially denies Americans affected by a natural disaster their rightful tax refund that they would have otherwise received had they not been struck by a natural disaster and simply requested a filing extension.

This bill provides a straightforward solution that would fix this issue. Victims of natural disasters would have additional time to claim a refund in the same way that those who request a filing extension receive additional time.

I urge my colleagues to stand with taxpayers and provide this measure of tax relief to victims of natural disasters.

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

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

I rise in support of H.R. 1491, the Disaster Related Extension of Deadlines Act, authored and introduced by my friend, the gentleman from North Carolina (Mr. MURPHY).

I thank the chairman of the Ways and Means Committee for doing an excellent job in summarizing not just the issue but the solution with this bipartisan legislation, for it is this type of legislation that would ensure that tax deadlines remain aligned in disaster zones and that those who have survived natural disasters are not penalized by confusing collection notices or a shortened tax lookback period.

Now, currently, taxpayers have a 3-year lookback period after a filing deadline to claim a refund or missed credits. However, when the IRS extends filing deadlines for those affected by natural disasters, the deadline for the lookback period is not extended. This leads taxpayers, as you can imagine, Mr. Speaker, in disaster areas to lose out on money that they are owed because their lookback period is shorter than expected.

This bill would fix that, by aligning the lookback period with the postponed tax deadline for disaster zones. Additionally, this bill solves the problem of misaligned deadlines and confusing collection notices after a natural disaster.

Since current law requires the IRS to send a notice and demand for payment of tax within 60 days of processing a tax filing, individuals in disaster zones who file early but wait to pay often get confusing notices and demands for payment. These notices are sent long before payment is due and also cause panic and confusion during the difficult task of disaster recovery.

This bill, again, would fix that issue by requiring the IRS to take into account tax deadlines postponed because of disasters when issuing collection notices. It can take years to financially recover from a natural disaster, as many of us in this House have experienced with our constituents. Ensuring

those who are recovering can claim what they are owed and do not have to worry about confusing collection notices is the absolute least that we can do.

This bill is an easy win, and it is the type of policy that makes government work and improves people's lives that we should be focused more on in Congress. This bill is an example of how government should help people. We are providing a plan based on a law that would help the government better serve people, especially in a time of need.

This is why we should come together and support the bipartisan Disaster Related Extension of Deadlines Act. I urge my colleagues to support this bill that would help our government be better in helping those constituents in times of need all across this country.

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

□ 1730

Mr. SMITH of Missouri. Mr. Speaker, I yield such time as he may consume to the gentleman from North Carolina (Mr. MURPHY), my favorite Member from North Carolina's Third Congressional District.

Mr. MURPHY. Mr. Speaker, I rise today in support of my legislation, H.R. 1491, the Disaster Related Extension of Deadlines Act.

I am blessed to live in eastern North Carolina, which is all too familiar with the devastation caused by natural disasters. For coastal Carolina, it is not a question of if but rather a question of when a hurricane will hit my district. We stick out far in the ocean and have a big bull's-eye target on us.

We are still recovering from Hurricane Florence, which occurred in 2018. Despite being 7 years ago, there are still homes and businesses shuttered from the damage of that powerful hurricane.

It has now been 6 months since the Nation observed the decimation that Hurricane Helene wreaked upon western North Carolina. It has been one of the most devastating disasters in our Nation's history.

This historic storm led to catastrophic loss of life and property to our neighbors in the west. In just 18 hours, over 30 inches of rain came down in some areas, which surged downhill into rivers and valleys, causing close to \$80 billion in damage and resulting in over 100 deaths. Entire towns and communities were completely destroyed and washed away.

It will take years, if not a decade, for western North Carolina to fully recover from the damage inflicted by Hurricane Helene. Since that time, while we have come a long way, western North Carolina is still reeling from the effects of Hurricane Helene and will continue to feel the effects of that storm for years to come.

It is important that Congress provide as much relief as soon as possible to these victims.

H.R. 1491, the Disaster Related Extension of Deadlines Act, has two important provisions that would not only help those impacted by Hurricane Helene but all disaster victims nationwide.

The first provision amends the lookback period to ensure victims of disasters have additional time to claim funds or credits that they previously missed out upon.

Additionally, H.R. 1491 contains another provision that would prevent disaster victims from receiving collection notices indicating that they owe the IRS funds despite a postponement of tax filing.

When someone suffers from a natural disaster, the last thing on their minds is their tax liability. They are trying to put a roof over their head and find food for their family and clothing for their children.

I cannot begin to describe the sheer physical and emotional damage that these people suffer.

In the case of Hurricane Helene, we saw thousands of homes and businesses literally washed out and wiped out overnight. Victims are still and will continue to process the trauma from that occurrence.

North Carolinians are resilient. It has been heartening to see the entire North Carolina delegation come together and provide support for those in the western part of the State.

Furthermore, the contributions of first responders, nonprofits, and concerned private citizens from all across the State have greatly improved response efforts. It may take years, but our neighbors in the west know they have the full backing of everyone in North Carolina as they continue to recover.

This is not a Republican issue nor a Democratic issue. It is an American issue. All of us are at risk of suffering from natural disasters. In these difficult times, we must come together as Americans to pass commonsense legislation like H.R. 1491 to ensure that victims of natural disasters are not burdened by our tax code.

Mr. Speaker, I thank my colleague, Congressman JIMMY PANETTA, for his partnership on this critical issue, and I thank Chairman SMITH for his support and efforts to help provide relief to disaster victims.

I encourage all of my colleagues to vote in favor of this bill so we can offer relief to all disaster victims, especially those in western North Carolina.

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

Mr. Speaker, I want to say briefly in closing that, as you have heard, this legislation has tremendous bipartisan support and will remove burdensome processes at the IRS to make government work better for our constituents after a disaster.

I appreciate Mr. MURPHY talking about his district in North Carolina and the devastation that his constituents have experienced. In the 19th Con-

gressional District, I am at the edge of the continent as well, on the west side of the continent, all the way across the country from Mr. MURPHY's district, but we, too, are at the tip of the spear when it comes to floods, fires, storms, and other natural disasters. That is why I think, as you heard from Mr. MURPHY, and I agree, that this is not a partisan issue.

Never should disaster assistance be a partisan issue. This has full bipartisan support because full financial recovery after a natural disaster can take years. Aligning tax deadlines from the IRS is the absolute least that we can do for our constituents who are rebuilding their lives.

Mr. Speaker, once again, I thank my colleagues, Representative MURPHY and Chairman SMITH, for their work on this bill, and I encourage my colleagues to support H.R. 1491, the Disaster Related Extension of Deadlines Act.

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

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

This bill passed out of the Ways and Means Committee with a united vote from Republicans and Democrats. It is not hard to see why. Disasters know no party affiliation and affect communities all across the country.

In the last few weeks, communities I represent in southeastern and south central Missouri were struck by 19 deadly tornadoes and storms. I had the chance to visit and talk with the people impacted. I saw destroyed homes, tossed cars, and crop damage. I also saw how neighbors, churches, and charities spring into action to provide a warm meal, temporary shelter, and hope to the families who lost so much.

This legislation treats Americans affected by natural disasters fairly and ensures that the Federal Government is going to do its part to be responsive to their needs.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. SMITH) that the House suspend the rules and pass the bill, H.R. 1491, as amended.

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. SMITH of Missouri. 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.

#### ELECTRONIC FILING AND PAYMENT FAIRNESS ACT

Mr. SMITH of Missouri. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1152) to amend the Internal Revenue Code of 1986 to provide for