

INTELLIGENCE

Select Committee on Intelligence: Committee met in closed session to receive a briefing on certain intelligence matters from officials of the intelligence community.

SOCIAL SECURITY IMPERSONATION SCAM

Special Committee on Aging: Committee concluded a hearing to examine protecting seniors from the So-

cial Security Impersonation Scam, after receiving testimony from Andrew Saul, Commissioner, and Gail S. Ennis, Inspector General, both of the Social Security Administration; Justin Groshon, Saco Social Security Office, Saco, Maine, on behalf of the National Council of Social Security Management Associations; Nora Dowd Eisenhower, Mayor's Commission on Aging, Philadelphia, Pennsylvania; and Machel Andersen, Ogden, Utah.

House of Representatives

Chamber Action

Public Bills and Resolutions Introduced: 16 public bills, H.R. 5699–5714, were introduced.

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Additional Cosponsors:

Pages H713–14

Reports Filed: There were no reports filed today.

Speaker: Read a letter from the Speaker wherein she appointed Representative Cuellar to act as Speaker pro tempore for today.

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Recess: The House recessed at 10:35 a.m. and reconvened at 12 noon.

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Guest Chaplain: The prayer was offered by the Guest Chaplain, Rabbi Avraham Hakohen Romi Cohn, Congregation Adas Yereim Vien, Brooklyn, NY.

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Recess: The House recessed at 4:27 p.m. and reconvened at 5:59 p.m.

Page H697

Meeting Hour: Agreed by unanimous consent that when the House adjourns today, it adjourn to meet at 9 a.m. tomorrow, January 30th.

Page H697

Student Borrower Credit Improvement Act: The House passed H.R. 3621, to amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, by a ye-a-and-nay vote of 221 yeas to 189 nays, Roll No. 31.

Pages H653–97, H697–H701

Rejected the Hill (AR) motion to recommit the bill to the Committee on Financial Services with instructions to report the same back to the House forthwith with an amendment, by a ye-a-and-nay vote of 201 yeas to 208 nays, Roll No. 30.

Pages H698–H700

Pursuant to the Rule, an amendment in the nature of a substitute consisting of the text of Rules Committee Print 116–47, modified by the amend-

ment printed in part A of H. Rept. 116–383, shall be considered as adopted in the House and in the Committee of the Whole, in lieu of the amendment in the nature of a substitute recommended by the Committee on Financial Services now printed in the bill.

Pages H661–81

Agreed to:

DeSaulnier amendment (No. 1 printed in part B of H. Rept. 116–383) that requires the GAO to study how credit scores are used in rental housing and mortgage determinations, including information on treatment of different demographic populations;

Pages H681–82

Shalala amendment (No. 2 printed in part B of H. Rept. 116–383) that requires the GAO to study how credit scores adversely impacted by a student borrowers defaulted or delinquent private education loan further impacts applying for future loans, including information on treatment of different demographic populations;

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Timmons amendment (No. 3 printed in part B of H. Rept. 116–383) that requires GAO to carry out a study of the compliance by consumer reporting agencies that compile and maintain files on consumers and the impact such compliance has on consumers;

Pages H682–83

Steil amendment (No. 5 printed in part B of H. Rept. 116–383) that clarifies that a person's credit report may be used if the report is obtained in connection with a background check or related investigation of financial information that is required by a federal, state, or local law or regulation;

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Gottheimer amendment (No. 6 printed in part B of H. Rept. 116–383) that stipulates that if a credit scoring agency changes their model such that it may negatively impact the credit scores for a group of consumers, then the Consumer Financial Protection Bureau has the option to review the new model and prohibit the change if they find the change is inappropriate;

Pages H685–87

Kildee amendment (No. 7 printed in part B of H. Rept. 116–383) that expands those impacted by major disasters and emergencies to include those working in the areas; extends the grace period for individuals affected by a major disaster or emergency to up to 6 months; **Pages H687–88**

King (IA) amendment (No. 8 printed in part B of H. Rept. 116–383) that amends the date for relief on major disaster and emergency declarations to begin on the initial date of the incident period of the major disaster or emergency; **Pages H688–89**

Sánchez amendment (No. 9 printed in part B of H. Rept. 116–383) that allows for extended active duty uniformed consumers, including members of the National Guard, to dispute an adverse action or inaction on their credit report that occurred while they were in a combat zone or aboard a U.S. vessel; if a credit reporting agency has knowledge that the consumer was an extended active duty uniformed consumer at the time such action or inaction occurred, the credit reporting agency would have to promptly notify the consumer and inform them how to dispute the adverse information, and includes a budgetary offset; **Pages H689–91**

Cohen amendment (No. 10 printed in part B of H. Rept. 116–383) that creates a time period for their credit report to change after making the consecutive payments; **Pages H691–92**

Cohen amendment (No. 11 printed in part B of H. Rept. 116–383) that clarifies that credit reports cannot be used solely as the reason for denial of employment; **Pages H692–93**

Takano amendment (No. 12 printed in part B of H. Rept. 116–383) that prohibits the inclusion of arrest records on a consumer report if the consumer was not convicted for the arrest; **Pages H693–94**

Panetta amendment (No. 14 printed in part B of H. Rept. 116–383) that adds the term homelessness (as defined by the Secretary of Housing and Urban Development) as an unusual extenuating life circumstance or event that results in severe financial or personal barriers and demonstrates undue hardship; **Pages H695–97**

Clay amendment (No. 4 printed in part B of H. Rept. 116–383) that clarifies Federal law for reporting certain positive consumer credit information to CRAs, and seeks to expand access to credit through use of alternative data, (by a recorded vote of 231 ayes to 135 noes, Roll No. 28); and **Pages H683–85, H697–98**

Brown (MD) amendment (No. 13 printed in part B of H. Rept. 116–383) that reaffirms Congressional efforts to enhance cybersecurity and implement routine security updates of databases maintained by nationwide consumer reporting agencies that contain sensitive consumer data as critical to the national se-

curity of the United States; consumer reporting agencies will have to meet minimum training and ongoing certification requirements as established by the Director of The Bureau of Consumer Financial Protection, and the amendment includes a budgetary offset (by a recorded vote of 376 ayes to 38 noes, Roll No. 29). **Pages H694–95, H698**

H. Res. 811, providing for consideration of the bill (H.R. 3621) and providing for consideration of the Senate amendment to the bill (H.R. 550) was agreed to yesterday, January 28th.

Suspensions: The House agreed to suspend the rules and pass the following measure:

Temporary Reauthorization and Study of the Emergency Scheduling of Fentanyl Analogues Act: S. 3201, to extend the temporary scheduling order for fentanyl-related substances, by a $\frac{2}{3}$ yea-and-nay vote of 320 yeas to 88 nays, Roll No. 32.

Pages H647–53, H701–02

Presidential Message: Read a message from the President wherein he transmitted to Congress in accordance with the United States-Mexico-Canada Agreement the designation of emergency requirements—referred to the Committee on the Budget and ordered to be printed (H. Doc. 116–96).

Page H702

Quorum Calls—Votes: Three yea-and-nay votes and two recorded votes developed during the proceedings and appear on pages H697–98, H698, H700, H700–01, and H701–02. There were no quorum calls.

Adjournment: The House met at 10 a.m. and adjourned at 9 p.m.

Committee Meetings

THE CONGRESSIONAL BUDGET OFFICE'S BUDGET AND ECONOMIC OUTLOOK

Committee on the Budget: Full Committee held a hearing entitled “The Congressional Budget Office’s Budget and Economic Outlook”. Testimony was heard from Phillip Swagel, Director, Congressional Budget Office.

IMPROVING SAFETY AND TRANSPARENCY IN AMERICA’S FOOD AND DRUGS

Committee on Energy and Commerce: Subcommittee on Health held a hearing entitled “Improving Safety and Transparency in America’s Food and Drugs”. Testimony was heard from public witnesses.