

country have access to accurate testing technologies and innovative treatments that they need to reduce the risk of infection.

Our healthcare workers on the frontlines, including our immigrant health heroes who sacrifice so much in the pursuit of medicine and service, deserve better. When the President goes after immigrants in his press conference, do you know whom I keep thinking of? I keep thinking of this doctor, this hero in my home State who risks her life every day managing these patients and managing teams of doctors because of her know-how and because of the trust that an institution like the Mayo Clinic has put in her. What are we thinking? These heroes should be heralded and not condemned.

In closing, I want to share this quote from President Franklin Roosevelt: "Courage is not the absence of fear, but rather the assessment that something else is more important than fear." That is exactly what these immigrant health heroes are doing. They chose to be in this country and to come here because, yes, they wanted a good life for themselves and their families, and they knew they were going to have to work hard to make that happen. They got a degree. They are on the frontlines. Then they chose to keep working and to save lives during an incredibly dangerous pandemic.

They understand that courage is not the absence of fear—of course, they are afraid when they go to those jobs—but, rather, the assessment that something else is more important than fear. Their life's mission, to them, is more important than fear. Saving someone's grandma or saving someone's husband—they decided that is more important to them than fear. They choose service over fear.

What I am asking our colleagues to do here is—we understand there is anti-immigrant sentiment out there. We know it. We hear it every day from the President. But I am asking you to actually believe that your service is more important than that fear that has been stoked. Certainly, a number of our colleagues decided that when they were willing to get on that bill—Democrats and Republicans—to reauthorize the Conrad 30 program to allow these immigrant heroes, these doctors who were trained in our country, to be able to keep doing their work. Let me again mention the names of the cosponsors of this bill: COLLINS, ROSEN, KING, ERNST, CRAMER, COONS, BLUNT, CAPITO, BALDWIN, WYDEN, THUNE, MERKLEY, WICKER, CARPER, and PAUL, and, of course, I mentioned Senator DURBIN. They are willing to do that, and there is so much more we can do. We still await an answer for why the visa processing for these healthcare workers was suspended.

Service first, fear last—that is what these doctors did, and that is what we must do first. That is what we must do now.

I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER (Mrs. BLACKBURN). The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. CARDIN. Madam President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

CARES ACT

Mr. CARDIN. Madam President, I take this time to go over with my colleagues the status of where we are in regard to the provisions in the CARES Act that relate to small businesses.

First, I want to make it clear that our top priority for America's businesses, whether they be small businesses or large businesses, is to get this COVID-19 behind us, to stop the spread of this deadly disease, and to give confidence back to the American people that it is safe to pursue their economic desires and therefore to have businesses be able to go back to a situation where they have customers and they can be open for business. We have appropriated significant resources in order to make sure we do what is right financially to deal with this deadly disease, and we have provided the tools to protect our economy.

Let me talk a little bit about the attention to small business. I am pleased and proud to be the ranking Democrat on the Small Business and Entrepreneurship Committee. I serve with Senator RUBIO, who is the chairman of the committee. We have worked together, Democrats and Republicans, in order to help small businesses during this pandemic. We did that because we understand that small businesses do not have the same degree of financial resiliency that larger companies have. When they are going through an emergency situation, when they are going through a pandemic, they don't have the same capacity to get credit and to get the cash they need that larger companies have.

We also understand that small business is where the job creation mostly will take place in our country. Most jobs are created through smaller companies. We also understand that smaller companies are more innovative. They come up with new and creative ways in order to build our economy. But we recognized that we had to do something to make sure they could survive through the pandemic, and that is where the CARES Act came in.

On a bipartisan basis, we crafted new tools under the Small Business Administration to help small businesses. I was proud to work with Senator RUBIO, Senator SHAHEEN, and Senator COLLINS. The four of us got together well before the CARES Act was brought to the floor of the U.S. Senate in order to deal with what is necessary to keep small businesses afloat during the pandemic. New tools were created, and the

CARES Act enacted tools that can help small businesses survive this pandemic.

The program that is getting the most attention is the Paycheck Protection Program, the PPP program. In the original CARES Act, we authorized and appropriated \$349 billion for that program, and then we replenished in a second round an additional \$310 billion, for a total of \$659 billion for the PPP program.

It is a program in which small businesses go to their financial institution and take out a 7(a) loan, which is a loan that is provided for under the Small Business Act, but there are private lenders that lend the money to the small businesses. But we made special provisions in this law to provide 100 percent Federal guarantee so that there is no risk to the borrower. We made it easier for companies to be able to get those 7(a) loans and provided additional lenders for other communities. We expanded the 7(a) program to include not only conventional, for-profit small businesses but also nonprofit businesses, as well as individual proprietors.

To date, the program has been very successful. Over 4 million 7(a) loans have been made under the Paycheck Protection Program. But we have concerns. Let me talk a little bit about the concerns we have.

One of our concerns is that it has been difficult for the underserved community, the underbanked community, to be able to get these 7(a) loans as a priority. We failed them in the first round. It was the larger companies that had established relationships with their banks that got priority on the processing of these loans, so that minority businesses, women-owned businesses, businesses located in rural communities, and veteran-owned businesses did not receive the same attention as the larger businesses did.

So our first priority is to find out exactly how the program is working. We need to get the data. We need to know where these loans were made. We need to know what industries got the different loans. We need to know the location of these loans. We need to know the size by dollar value and by number of employees.

We also need to know how the different provisions of the PPP program have been allocated by loans. For example, we made exceptions on the 500-employee limit for those companies that come under the NAICS code 72—this is our hospitality industry—and for good reason: They are really hurting during this time.

We need to know how many hotels and how many restaurants qualified under the NAICS code exception. We need to know how many franchisees have been able to get loans. We need to know how much went to the nonprofit community and how much went to the self-employed community. For that reason, I have introduced legislation with Senator SHAHEEN and Senator SCHUMER to require the SBA to make

that information available to us on a very regular basis. We need to get that information in order to properly carry out our oversight function.

Today, the Small Business Committee in the Senate had a briefing with Secretary Mnuchin and Administrator Carranza, and we talked about one of the problems we have in administering this law. There is a self-certification; that is, the business makes the certification that they meet the standards and need under the act. We are concerned that there may have been abuses. But until we see the information, it is difficult for us to do our respective oversight.

We don't know if we still have adequate funding. To date, there has been somewhere around—over \$500 billion, closer to \$600 billion has already been lent out; \$550-some billion has already been lent out under this program. Are we going to need more money? Until we get this information, we don't know what the future funding needs are going to be. So we need to be able to get that information so we can provide adequate resources.

I must tell you that I think every Member of the Senate has been approached with ways this program can be made better. There are questions as to why certain groups are eligible and others are not. There is going to be a need for modification in this program, and it will be difficult for us to make those modifications unless we get the data we need to understand where the loans have been made.

There is a second program that was created under the CARES Act and expanded under the CARES Act, and that is the EIDL Program, the Economic Injury Disaster Loan Program, and we added a grant program to that. The initial CARES Act provided \$10 billion. When we went through the second round of funding, we put another \$60 billion into this program. Why did we do that? Because the loan program under EIDL, which is an emergency program for businesses that have suffered disasters, and COVID-19 qualifies as that, gives relief beyond just the 8 weeks of payroll and the other expenses covered under the PPP program. So small businesses need help with working capital. They can get that help under the EIDL Loan Program. A small business might need an immediate influx of cash. They can get that under the grant program under EIDL, up to \$10,000.

Yes, when the programs were announced, they were overprescribed. We had over 1 million small businesses make immediate applications for these funds, and the Small Business Administration was overwhelmed. That is why we provided, in addition to the original \$10 billion for the grant program, another \$10 billion. And in addition to the loaning capacity, we put another \$50 billion into that program so they could execute \$300 billion worth of loans.

But it has been very slow at the SBA, which is a concern of ours. Only about

50,000 loans have been successfully processed under EIDL. We just got that information today. Yes, there have been over 1 million grants given out. Most of them have been under \$10,000, whereas the maximum we thought most small businesses would get is a \$10,000 grant.

There needs to be better coordination between the PPP program and the EIDL Program, and we must make sure that the window remains open. But, today, a non-agricultural business that applies for an EIDL loan is told that they can't process that loan, that the window is basically closed. That is not the intent of Congress. We want to make sure those windows are open.

So I come here today to tell you that the first priority is that we need to get the facts, and we need to fix the program to make sure it works well. But I want to qualify that by saying how proud we are of the men and women at the SBA and Treasury. They are implementing this new program literally overnight and working 24 hours a day in order to make sure this program can work. We recognize that, and we recognize this is a major challenge, but we need to make sure the program works right.

We need oversight and accountability, and we can't do that oversight and accountability unless we get all of the facts and unless we get the information. Those who abuse the program need to be held accountable. I was pleased to hear Secretary Mnuchin talk about that today in the briefing to our committee. We have to have oversight as to the program working efficiently. We also have to make sure that we take care of the problems that we have seen in the program with the underserved community. We can do a better job in reaching those businesses that are traditionally underserved.

We specifically allocated \$60 billion of PPP to smaller financial institutions. We now need to make sure they really get to the institutions that can serve minority small businesses, that can serve those smaller of the small businesses, that can serve women-owned businesses and veteran-owned businesses and businesses located in rural communities.

I would suggest that we need to make sure that the CDFIs and minority depository institutions get their fair share of allocations under the PPP program in order to reach these hard-to-serve small businesses.

Yes, we do need to look at how we can modify the program to make it work even better. We recognize that when we crafted the program, we thought that 8 weeks would be enough. We now know that our economy in most of the country is not going to be up and running within that 8-week period. How do we improve that program?

I want to tell you that we all recognize that the Paycheck Protection Program may not be enough. Even in conjunction with the EIDL program, it may not be enough because businesses

are not returning to normal within the next few weeks. We need to design a program that provides the next level of relief to those small businesses that really need it, those that have had significant revenue losses, those small businesses that are really small businesses, like the mom-and-pop-type businesses, and, yes, those small businesses that have traditionally been left out—the minority-owned businesses, and women-owned businesses, and businesses in smaller, rural communities, and veteran-owned businesses.

The success of the PPP program and the success of the EIDL program were because Democrats and Republicans worked together in a strong bipartisan manner. We are continuing to do that in the Small Business Committee.

I applaud our leader, Senator RUBIO, for reaching out to work together between Democrats and Republicans. We need to continue to work together and enact the type of oversight that is necessary for the programs that are currently existing and make the modifications so these programs can work effectively and well.

We heard today about the inflexibility of the 8-week period and how we need to deal with that. We need to work together to improve the program and to make sure that the next level of help for small businesses is targeted to those small businesses that really need the help so that we can continue to have an economy that can grow, that can create jobs, that can be innovative, and that protects the ability of small business owners to be able to participate in our economy.

I yield the floor.

The PRESIDING OFFICER. The Senator from Missouri.

Mr. BLUNT. Madam President, let me first of all join with my good friend, Senator CARDIN, in appreciating the incredible work that really so many Federal employees have done to make these programs work.

I was with the SBA Director about 2 weeks ago on Friday. She said that in the first 14 days of the PPP program they did 14 months of loans in that 14-day period. I thought many times that Secretary Mnuchin set these high standards for how quickly we would get to each of these points and probably only later realized just how difficult it is to get the Federal Government to move.

In this case, the Federal Government has moved. The Congress has moved working together. We didn't have the element of time on our side. We really had to move quickly. I think we all knew when we were doing so that we were going to have some miscalculations, whether it was the amount of money for PPP or a program that wasn't quite as refined as it needed to be. And, hopefully, we are right now trying to look at not only how we have filled in the blanks on the programs that we so quickly dealt with in March, but also to look forward to May and July and try to figure out what the

economy is going to need and where we are going to be in this healthcare crisis in May and July.

Certainly, a number of our States are beginning to reopen. States like Missouri are opening in what I think is exactly the appropriate way. The Governor looked at the whole State and said: We are going to step back from our initial order in the entire State. We are going to remove that order. He has worked thoughtfully and carefully with the mayor of St. Louis and the mayor of Kansas City, the county executives of bigger counties, and the mayors of Columbia and Springfield, and he has not gotten into fights with local officials about situations where they have every reason to know more than he does, just like the Governor of Missouri has every reason to know more than somebody in Washington, DC, about when our State should reopen.

I am glad the President has let Governors have that sort of authority. I think in most States, including mine, Governors have stepped back and let local officials assert their view of what should happen in the area where they have been elected to be responsible. With that combination of things, we are going to reopen and begin to see the economy reconnect again like it has not connected for the last couple of months.

At the same time, we have these two fights. One is to save the economy and one is this important fight against the virus. I think in the 2 months since we went home after the CARES Act, I spent most of my time working on the healthcare side of this. Senator ALEXANDER is the authorizing chairman for these healthcare programs. I am the appropriating chairman for most of them. These are programs that, certainly, in the last months, Americans have learned a lot more about than they ever knew about before. Who knew the Centers for Disease Control, or the CDC, was doing what it was doing or that Health and Human Services has the responsibility they have or how troublesome it was if we let our hospitals get out of whack in terms of income and continuing expenses? All of those things happen.

One of the things I worked hard on has been to get that research funding at the National Institutes of Health, where Dr. Fauci runs only one of the double handful of agencies at NIH, the infectious disease part of that.

The American people are beginning to see those things that the government does and also see that the government, like every other family or every other institution, doesn't respond to crisis with immediate efficiency, but does begin to work its way toward a solution. Senator ALEXANDER and I have spent a lot of time together with FDA and all those other agencies. What we see happening is a real willingness with the total backing of the Congress to get out there and try to move these solutions at a faster rate than we ever

have before. Dr. Fauci said early on that if we developed a vaccine in 18 months, that would be the world record for a U.S.-developed vaccine from a new virus to having a vaccine available.

We are trying to do everything we can, not only to meet that potential world record but to beat that world record. How are we doing that? We are doing that with things like the shark tank concept at NIH, which we specifically put \$1 billion behind in the last bill—\$1 billion for a place where people would bring ideas for a vaccine, for therapy, for testing, and you would have that shark tank environment begin to evaluate which of those ideas deserve the help of the Federal Government to push them forward faster.

How would we push them forward faster? Obviously, a vaccine is what we need to fully emerge, in my view, from this. We need therapies to deal with people who get the virus before we have the vaccine and testing to know if you had it or not. Hopefully, we would have some level of immunity or testing to know whether you have it. We have to do better on all of those fronts.

We need tests that are easier to take and get a quick response. We need millions of these tests that millions of Americans will take more than once. If you are at a factory, if you are in a close situation, or if you are on a college campus, the administrator or the boss or you may decide: I want to take that test every week, and I want to call my mother every week from this college campus and tell her I have taken the test again like I told you I would. I was OK last week. I am still feeling OK. Nobody in my dorm is sick. It is OK that I am here.

That is the kind of thing that will get us started. How do we get to that quick, easy response test? How do we get to that therapy, and how would the shark tank work?

People bring in ideas. Let's assume on testing that the shark tank decides there are really 10 of these that have real potential to work and we are going to begin to advance them. Then, at some point, there are four of them that are still one or two steps away from being fully vetted, but you don't want to wait until they are fully vetted to go into production. That is where another billion dollars in an agency called BARDA is. Take that billion dollars and find a private partner and say that we are going to produce all four of these tests. We are going to have all four of these tests ready 30 days from now when we know which one works because 30 days really matters—30 days in getting back to school, 30 days in generating the economy. If you are 30 days ahead of where you would have been otherwise, you can put a lot of money behind that and still pay only a fraction of what we have been putting behind trying to stabilize the economy. If two of them work in that 30-day period of time when you are going ahead and manufacturing all four of them,

they are just ready quicker than they would have been otherwise.

We hear often the idea that failure is not an option. This is a case where actually failure is almost a certainty on some of the things you are trying. If you are not failing, you are not trying enough things. If all you did was advance four things that were going to work anyway, you really didn't take much of a chance to fast forward or dual-track what you are trying to do.

We are working hard to get ready to have those tests so when you have a normal blood draw to check your cholesterol, when you turn that into your doctor, you could ask your doctor to also check for COVID-19 if they don't ask you if you want to check for COVID-19. They could say you have it.

Hopefully, by the time that test is available, they can say you have it and you have enough of the antibodies or you have enough of what it took to fight this off that you should have immunity up until the time we are likely to have a vaccine. Many Americans then know they are out there with no danger to themselves or no danger to others. Many Americans then know that, in all likelihood, they can safely visit somebody they haven't been visiting for a while because they didn't want to take a chance of carrying a virus that now they know they can't possibly get. So those kinds of things will make a real difference in our economy.

On therapeutics, if we don't have the vaccine for it yet and if you get the disease, we need to find and fast forward the manufacturer of the therapeutics that we think are most likely to work.

It is the same with vaccines. On all those fronts, we are making headway. I think we are probably testing sophisticated testing for the antibodies and for a diagnostic test. We are having lots of interest in that. There is a lot of private sector interest for an antibody test, for this coronavirus test, where particularly, if scientists can say that you have it and you have this level of antibody that you can't get it again. Who wouldn't want to take that test?

The authorizing chairman of the Appropriating Committee, Senator SHELBY, Senator ALEXANDER, Senator MURRAY, and I all believe that the government should pay for that test. We have said the government should pay for that test if your insurance company will not. Most insurance companies said they would pay for that test. It seems to me that if you have millions of customers and a guaranteed payer, this is one that the private sector is quickly about to take care of on their own. Thank goodness for that. This is one of those times when the most sophisticated pharmaceutical-medical science laboratory system in the world begins to pay off. That is what we are going to see here.

We have other areas where companies are working together like they haven't before. I know they told our friends at

the National Institutes of Health that if we can test their experiment better at our facility than they can, bring it over here to test it over here. We need an all-out effort to get this economy going again. We need an all-out effort to get people's health secure. Once that has happened, I think we will see all those things come together.

I think we made great strides. I haven't heard anybody say in some time on this issue that Congress just hasn't provided enough resources to do this job on the testing, therapeutics, and the medical device side of this or the personal protective equipment side of this. People looked at what the Congress has stepped up and done and said the Congress has given us the tools.

The administration, the research of scientists of America, American pharmaceutical companies, and the medical companies have to step in. I believe they are stepping in. Let's break some records here. Let's do some things quicker with the same amount of safety that we have done in the past. There is a dynamic need to do this. The American people understand why it needs to be done. People all over the world will benefit from our leadership here. I think we are seeing it.

Hopefully, we can continue on these efforts to have the bipartisan determination to win these two fights: the fight against the virus and the fight for the economy that the American people deserve.

I yield the floor.

The PRESIDING OFFICER. The Senator from Delaware.

Mr. CARPER. Madam President, before our colleague and friend from Missouri leaves the floor, I want to thank him for a very thoughtful presentation. I want to thank him for that and for his leadership. I know he has other places to go. I am glad I was here to hear that.

I wasn't sure if I would continue wearing my mask. I saw the Presiding Officer was wearing theirs and I said: Well, I will keep wearing mine, too. All our staff on the floor, including one of the staff who takes down our words for the CONGRESSIONAL RECORD and folks who accept documents at the desk in front of us are all wearing masks. I was wearing a mask earlier today going into a markup at a business meeting in the Environment and Public Works Committee. They were also wearing masks.

As I was about to go into the business meeting, there was a Capitol police officer there. I said to her: How are you doing today?

She said: I am doing fine.

I said: Any idea how many of our Capitol police officers have been infected and developed symptoms or had the virus at some point in recent weeks?

She said: I believe it is somewhere between 15 and 20.

This came as a surprise to me. We haven't heard that much about it. I have been here to vote several times

this afternoon. I was coming here to say a few words about legislation we passed unanimously out of the Environment and Public Works Committee. I was passing a number of Capitol police officers, people who clean the building, maintain the building, and folks who serve food in the cafeteria so that the people who are working here have something to eat. They were almost without exception wearing masks.

The reason why it is important for us to do that is because they are at risk. We, as leaders, need to exhibit and lead by our example. I know my colleagues endeavor to do that. It is important. These are people who serve our country just as we do. They deserve not just our respect and our thanks, but they deserve our protection. For everybody for whom maybe it is something they are uncomfortable doing, not used to doing, like hand sanitizing, washing their hands every other hour or even more, these are good things, not just for us but for the people who are serving this country here with us in our Nation's Capital.

I did come here today to say those words from my heart, and I wanted to share them with you and others.

AMERICA'S WATER INFRASTRUCTURE ACT OF 2020

Mr. CARPER. I have come today to talk about a couple of bills that the Senate Committee on Environment and Public Works reported out today unanimously that would vastly improve our Nation's water infrastructure. What does infrastructure include? It includes the pipes that bring us our water or that take our wastewater where it can be treated.

Infrastructure includes our dams, includes our harbors, our ports, our waterways—all that and a whole lot more.

When we talk about improving our water infrastructure, what we are really talking about is keeping the promises afforded to every American through the Declaration of Independence.

Remember those words: life, liberty, and the pursuit of happiness? The legislation that we acted on today—the two bills that will be combined into one later on, on the floor—called the Water Resources Development Act, the underlying message is that our work today directly reflects those words in the Declaration of Independence: life, liberty, and the pursuit of happiness.

Certainly, none of those things—life, liberty, the pursuit of happiness—are possible without access to clean water, whether it is to wash our hands or to drink. We can't have life without clean water to drink. The COVID-19 pandemic has reminded us of that too—just how important it is to have access to clean water to wash our hands and soap to wash our hands. We are reminded daily—I would say almost hourly—to wash our hands with soap and water. It is a simple yet effective

way to prevent the spread of this deadly, virulent disease.

In our committee today, the Environment and Public Works Committee, Senator SULLIVAN from Alaska talked about the Native Americans who live in his State who don't have running water. They don't have a spigot to turn on. They don't even have the ability to flush toilets. For them, the idea that you can actually do those things is just a dream that they could never imagine being realized. The thing is that too many communities across our country do not have access to clean water because of harmful contamination in their groundwater or water supply pipes.

Sadly, this public health disparity usually goes hand in hand with economic opportunity. While water is the essence of life, it is also an essential part of our economy. More than 99 percent of the U.S. overseas trade—more than 99 percent of U.S. overseas trade—moves through our waterways. Imagine that. Most people would never imagine that. Our Nation's water infrastructure, our ports, our shipping channels, and other related projects support economic growth, facilitate commerce, sustain jobs, and create new jobs as well.

Americans cannot truly pursue happiness without the economic opportunity that comes with having strong water infrastructure, a lot of which we can't see—we have been joined on the floor by the chairman of our committee. There are pipes and wastewater treatment plants and the facilities that clean the water for us; we don't see those. Fortunately, somebody does—somebody builds them, somebody maintains them—in order for us to have that life, liberty, and pursuit of happiness.

Well, today, our committee, led by JOHN BARRASSO, Senator from Wyoming—I happen to have the privilege of being the ranking Democrat on that committee—we approved two bills that are going to help us keep those promises laid out in that Declaration of Independence—life, liberty, and the pursuit of happiness.

America's Water Infrastructure Act of 2020 and the Drinking Water Infrastructure Act of 2020 will help the U.S. Army Corps of Engineers and the Environmental Protection Agency make improvements to key water infrastructure systems throughout our country. The programs we passed in our committee today will support the Army Corps of Engineers' operation and maintenance of—listen to this—13,000 miles of commercial, deep-draft ship channels—13,000 miles—and 12,000 miles of commercial inland waterways.

I had explained earlier, Mr. Chairman, before you joined, how 99 percent of the cargo that we send to other countries or that comes to us comes by ship. It doesn't come by airplanes; it doesn't come by train. It comes by ships. Those ships don't move without waterways largely maintained by the