

For that reason, I urge my colleagues to support H.R. 4531, the 7(a) Loan Agent Oversight Act.

Ms. VELÁZQUEZ. Mr. Speaker, I have no further speakers, and I am prepared to close. I reserve the balance of my time.

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

Continued and ongoing fraud within any government program is unacceptable and must be addressed immediately. H.R. 4531 is a step in the right direction and will provide crucial information for Members of Congress as well as committee members as they continue to exercise necessary oversight of programs directed at small businesses and entrepreneurs.

Mr. Speaker, I urge my colleagues to support H.R. 4531, and I yield back the balance of my time.

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

The two bills we are considering today go hand in hand and will also go a long way to enhance transparency in the 7(a) program.

Over the last year, our committee has focused on relief programs, but we never lost sight of our traditional lending programs. Today, we turn our attention to the core SBA loan programs and ensure they are working as best as they can.

The report required under this bill will help Congress and the public better understand the role loan agents play in the 7(a) program, whether they improve access to capital for entrepreneurs, and the impact of potential bad actors in this space, especially as it relates to portfolio risk.

Though lenders bear primary responsibility for monitoring their agents, only SBA is positioned to aggregate loan agent portfolios, evaluate their performance, and inform lenders and policymakers about concerning program risks or trends.

Once again, I want to salute the work of the gentleman from Minnesota (Mr. PHILLIPS) and the gentleman from Pennsylvania (Mr. MEUSER). I encourage all of my colleagues to vote "yes," and I yield back the balance of my time.

The SPEAKER pro tempore. 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, H.R. 4531.

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. CLOUD. Mr. 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.

## SMALL BUSINESS DEVELOPMENT CENTER CYBER TRAINING ACT OF 2021

Ms. VELÁZQUEZ. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4515) to amend the Small Business Act to require cyber certification for small business development center counselors, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 4515

*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 Development Center Cyber Training Act of 2021".

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

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

"(o) 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 cyber attacks; and

"(B) the term 'lead small business development center' means a small business development center that has received a grant from the Administration.

"(2) CERTIFICATION PROGRAM.—The Administrator shall establish a cyber counseling certification program, or approve a similar existing program, to certify the employees of lead small business development centers to provide 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 under this subsection is not fewer than the lesser of—

"(A) 5; or

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

"(4) CONSIDERATION OF SMALL BUSINESS DEVELOPMENT CENTER CYBER STRATEGY.—In carrying out this subsection, 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) 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 and subparagraph (B), the Administrator shall reimburse a lead small business development center for costs relating to the certification of an employee of the lead small business development center under the program established under paragraph (2).

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

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.

□ 1330

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

Mr. Speaker, I rise in support of H.R. 4515, the Small Business Development Center Cyber Training Act. This legislation will enable Small Business Development Centers, SBDCs, to better assist small businesses with their cybersecurity needs.

Small businesses often lack the resources, training, or technical knowledge to prevent a cyberattack before it happens. In the past year alone, 47 percent of small businesses experienced a cyberattack, and out of those, 44 percent experienced more than one.

A cyberattack can cripple a small business, and the repercussions can be felt across the supply chain. In fact, the cost of a single breach can cost upwards of \$200,000 or more. During hearings over the years, my committee has heard heartbreaking stories of how just one cyberattack forced companies to close their doors permanently.

Today's legislation takes action to provide much-needed resources to any small company, whether it is our local pizza shop or an independent Uber driver, to educate and protect themselves from growing cybercrime.

Because SBDCs have a proven record of understanding the needs of small businesses, H.R. 4515 would establish a cyber counseling certification program in SBDCs to provide specific, free-of-charge cyber training for small entities.

The cyber training provided by the nationwide network of SBDCs will offer crucial resources for small employers to plan and implement cybersecurity protections and combat cyberattacks.

I thank my colleagues, Mr. ANDREW GARBARINO from New York, Mr. STEVE CHABOT from Ohio, and Mr. DWIGHT EVANS and Ms. CRISSY HOULAHAN from Pennsylvania, for their work on this bill. I am confident that the bipartisan work of the Small Business Committee will better fortify our Nation's cyber infrastructure.

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

Mr. LUETKEMEYER. Mr. Speaker, I yield myself such time as I may consume, and I rise in support of H.R. 4515, the Small Business Development Center Cyber Training Act of 2021.

Small Business Development Centers, or SBDCs, perform numerous important roles for small businesses and aspiring entrepreneurs. They are also

on the front lines, assisting small business owners with business plans and questions regarding access to capital.

Unfortunately, cyberattacks are on the rise, and small businesses remain vulnerable. H.R. 4515 requires SBDCs to be better equipped and trained to assist small businesses with their cybersecurity needs.

More attention needs to be given to small businesses and how they deal with cyber intrusions. Empowering SBDCs is one way to do this.

I thank the gentleman from New York (Mr. GARBARINO), the gentleman from Pennsylvania (Mr. EVANS), the gentleman from Ohio (Mr. CHABOT), and the gentlewoman from Pennsylvania (Ms. HOULAHAN) for their work on this bill. I also thank the chair for continuing to act on legislation dealing with cybersecurity, one of the most critical issues facing us today.

Overall, these are crucial and important issues facing small businesses, and I am grateful for the gentlewoman's partnership on this bill.

Mr. Speaker, I encourage my colleagues to support H.R. 4515, and I reserve the balance of my time.

Ms. VELÁZQUEZ. Mr. Speaker, I yield 3 minutes to the gentlewoman from Pennsylvania (Ms. HOULAHAN).

Ms. HOULAHAN. Mr. Speaker, I thank Chairwoman VELÁZQUEZ and Ranking Member LUETKEMEYER for the opportunity to support this bill.

I rise in support of H.R. 4515, the Small Business Development Center Cyber Training Act, which increases the ability of Small Business Development Centers across our country to provide cybersecurity planning assistance and counseling to small businesses. This important bill requires that at least five staff members, or 10 percent of the total number of employees, in each Small Business Development Center in the country are certified in cybersecurity planning and assistance.

My community is fortunate to have two Small Business Development Centers, one in Reading and one in Exton. As a former entrepreneur myself before joining Congress, I know intimately and firsthand how important these centers are. I am grateful for their commitment to help entrepreneurs get their businesses off the ground, establish themselves, and ultimately to thrive. With the enactment of this bipartisan bill, they will be able to help more small businesses in southeastern Pennsylvania defend against cyberattacks.

I want to make the following clear to everyone in Congress and across America: If we are not protecting our small businesses, we are not protecting our economy. The rise in cyberattacks against our economy and our economic infrastructure should be cause for very serious alarm. We need to be doing everything in our power to not only shore up our defense but also to equip our small business owners with the tools that they need to defend their businesses.

I was proud to introduce this bipartisan bill with my colleagues, ANDREW GARBARINO from New York, STEVE CHABOT from Ohio, and my friend and colleague from Pennsylvania, DWIGHT EVANS. I thank the Small Business Committee chair, NYDIA VELÁZQUEZ, again for helping bring this important bill to a vote in the House today.

I urge my colleagues to join me and to vote "yes" on this very important bill.

Mr. LUETKEMEYER. Mr. Speaker, I yield such time as he may consume to the gentleman from New York (Mr. GARBARINO).

Mr. GARBARINO. Mr. Speaker, I thank the chairwoman and ranking member for allowing this bill, the Small Business Development Center Cyber Training Act, to come to the floor today. I also want to thank the Representatives for their support who are cosponsors: Representatives EVANS, CHABOT, HOULAHAN, PHILLIPS, TENNEY, DELGADO, RICE, and GOTTHEIMER.

Cyberattacks are on the rise, and small businesses are increasingly vulnerable. Nearly 50 percent of cyberattacks are directed at small businesses, which can result in devastating financial, intellectual property, and reputational loss.

Small businesses are targeted because they often lack the resources or technical knowledge needed to implement and maintain cybersecurity defenses. This bill combats this by helping Small Business Development Centers become better equipped to assist small businesses and their cybersecurity and cyber strategy needs.

Combating cyberattacks and putting small businesses in the best position to prevent and respond to cyberattacks has become one of my top priorities as a Member of Congress. As a member of both the Small Business Committee and the ranking member of the Committee on Homeland Security's Subcommittee on Cybersecurity, Infrastructure Protection, and Innovation, I have seen how difficult it is for small businesses to arm themselves against these kinds of attacks.

This bill provides much-needed resources to help small businesses improve their cyber preparedness in the face of rising threats. I urge my colleagues to support and pass H.R. 4515.

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

Mr. Speaker, we must take a serious look at how businesses are impacted by cyberattacks. Small businesses operate on thin margins. Thus, a cyber intrusion could be a lethal blow to them.

SBDCs must be ready to assist all small businesses where cyber questions arise. This is a smart and commonsense bill that should move forward.

I urge my colleagues to support H.R. 4515 and all the small business bills that have been before us today. Each bill tackles important issues facing American job creators.

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

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

Mr. Speaker, our national cybersecurity infrastructure is only as strong as our weakest links. America's small companies need the same cybersecurity protections as Fortune 500 businesses and the Federal Government but often lack the resources.

This bill would go a long way in assisting small businesses with their cybersecurity needs. The training and resources provided by SBDCs will offer crucial resources for small businesses to plan and implement cybersecurity protections and minimize the damage of cyber incidents.

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

The SPEAKER pro tempore. 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, H.R. 4515.

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. CLOUD. Mr. 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.

#### PALA BAND OF MISSION INDIANS LAND TRANSFER ACT OF 2021

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 1975) to take certain land located in San Diego County, California, into trust for the benefit of the Pala Band of Mission Indians, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentlewoman from New Mexico (Ms. LEGER FERNANDEZ) that the House suspend the rules and pass the bill.

The vote was taken by electronic device, and there were—yeas 397, nays 25, not voting 9, as follows:

[Roll No. 342]

YEAS—397

Adams	Beyer	Budd
Aderholt	Bice (OK)	Burchett
Aguilar	Biggs	Burgess
Allen	Bilirakis	Bush
Allred	Bishop (GA)	Bustos
Amodei	Bishop (NC)	Butterfield
Auchincloss	Blumenauer	Calvert
Axne	Blunt Rochester	Cammack
Babin	Bonamici	Carbajal
Bacon	Bost	Cárdenas
Balderson	Bourdeaux	Carl
Banks	Bowman	Carson
Barr	Boyle, Brendan	Carter (GA)
Barragán	F.	Carter (LA)
Bass	Brown	Carter (TX)
Beatty	Brownley	Cartwright
Bentz	Buchanan	Case
Bera	Buck	Castor (FL)
Bergman	Bucshon	Castro (TX)