

## HR 1418

Small Business Lending Enhancement Act of 2011

**Congress:** 112 (2011–2013, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Apr 7, 2011

**Current Status:** Subcommittee Hearings Held.

**Latest Action:** Subcommittee Hearings Held. (Oct 12, 2011)

**Official Text:** <https://www.congress.gov/bill/112th-congress/house-bill/1418>

### Sponsor

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**Name:** Rep. Royce, Edward R. [R-CA-40]

**Party:** Republican • **State:** CA • **Chamber:** House

**Cosponsors** (144 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Carnahan, Russ [D-MO-3]	D · MO		Apr 7, 2011
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Apr 7, 2011
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Apr 7, 2011
Rep. Peters, Gary C. [D-MI-9]	D · MI		Apr 7, 2011
Rep. Jones, Walter B., Jr. [R-NC-3]	R · NC		Apr 13, 2011
Rep. Schakowsky, Janice D. [D-IL-9]	D · IL		Apr 13, 2011
Rep. Bishop, Sanford D., Jr. [D-GA-2]	D · GA		Apr 14, 2011
Rep. Kissell, Larry [D-NC-8]	D · NC		Apr 14, 2011
Rep. Posey, Bill [R-FL-15]	R · FL		Apr 14, 2011
Rep. Culberson, John Abney [R-TX-7]	R · TX		Apr 15, 2011
Rep. Hunter, Duncan D. [R-CA-52]	R · CA		Apr 15, 2011
Rep. Kildee, Dale E. [D-MI-5]	D · MI		Apr 15, 2011
Del. Norton, Eleanor Holmes [D-DC-At Large]	D · DC		May 2, 2011
Rep. Andrews, Robert E. [D-NJ-1]	D · NJ		May 2, 2011
Rep. Calvert, Ken [R-CA-44]	R · CA		May 2, 2011
Rep. Langevin, James R. [D-RI-2]	D · RI		May 2, 2011
Rep. Lewis, John [D-GA-5]	D · GA		May 2, 2011
Rep. Schrader, Kurt [D-OR-5]	D · OR		May 2, 2011
Rep. Young, Don [R-AK-At Large]	R · AK		May 2, 2011
Rep. Michaud, Michael H. [D-ME-2]	D · ME		May 10, 2011
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		May 11, 2011
Rep. Bishop, Timothy H. [D-NY-1]	D · NY		May 13, 2011
Rep. Clarke, Hansen [D-MI-13]	D · MI		May 13, 2011
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		May 13, 2011
Rep. Woodall, Rob [R-GA-7]	R · GA		May 13, 2011
Rep. Bilbray, Brian P. [R-CA-50]	R · CA		May 23, 2011
Rep. Braley, Bruce L. [D-IA-1]	D · IA		May 23, 2011
Rep. Miller, Jeff [R-FL-1]	R · FL		May 23, 2011
Rep. Pingree, Chellie [D-ME-1]	D · ME		May 23, 2011
Rep. Pitts, Joseph R. [R-PA-16]	R · PA		May 23, 2011
Rep. Sherman, Brad [D-CA-27]	D · CA		May 23, 2011
Rep. LaTourette, Steven C. [R-OH-14]	R · OH		May 25, 2011
Rep. Burton, Dan [R-IN-5]	R · IN		May 26, 2011
Rep. Bilirakis, Gus M. [R-FL-9]	R · FL		Jun 2, 2011
Rep. Filner, Bob [D-CA-51]	D · CA		Jun 13, 2011
Rep. Herger, Wally [R-CA-2]	R · CA		Jun 13, 2011
Rep. Holt, Rush [D-NJ-12]	D · NJ		Jun 13, 2011
Rep. Cicilline, David N. [D-RI-1]	D · RI		Jun 14, 2011
Rep. Conyers, John, Jr. [D-MI-14]	D · MI		Jun 15, 2011
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Jun 15, 2011
Rep. Grijalva, Raúl M. [D-AZ-7]	D · AZ		Jun 15, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Napolitano, Grace F. [D-CA-38]	D · CA		Jun 15, 2011
Rep. Towns, Edolphus [D-NY-10]	D · NY		Jun 15, 2011
Rep. Honda, Michael M. [D-CA-15]	D · CA		Jun 22, 2011
Rep. Miller, Candice S. [R-MI-10]	R · MI		Jun 22, 2011
Rep. Richardson, Laura [D-CA-37]	D · CA		Jun 22, 2011
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		Jun 22, 2011
Rep. Wu, David [D-OR-1]	D · OR		Jun 22, 2011
Rep. McCotter, Thaddeus G. [R-MI-11]	R · MI		Jul 6, 2011
Rep. Young, C. W. Bill [R-FL-10]	R · FL		Jul 6, 2011
Rep. Herrera Beutler, Jaime [R-WA-3]	R · WA		Jul 8, 2011
Rep. Ross, Dennis A. [R-FL-12]	R · FL		Jul 8, 2011
Rep. Poe, Ted [R-TX-2]	R · TX		Jul 11, 2011
Rep. Baca, Joe [D-CA-43]	D · CA		Jul 20, 2011
Rep. McKeon, Howard P. "Buck" [R-CA-25]	R · CA		Jul 20, 2011
Rep. Campbell, John [R-CA-48]	R · CA		Jul 21, 2011
Rep. Pallone, Frank, Jr. [D-NJ-6]	D · NJ		Jul 21, 2011
Rep. Issa, Darrell E. [R-CA-49]	R · CA		Aug 1, 2011
Rep. Stivers, Steve [R-OH-15]	R · OH		Aug 5, 2011
Rep. Rush, Bobby L. [D-IL-1]	D · IL		Aug 12, 2011
Rep. Speier, Jackie [D-CA-12]	D · CA		Aug 12, 2011
Del. Christensen, Donna M. [D-VI-At Large]	D · VI		Aug 16, 2011
Rep. Miller, Gary G. [R-CA-42]	R · CA		Aug 26, 2011
Rep. Farr, Sam [D-CA-17]	D · CA		Sep 14, 2011
Rep. Berkley, Shelley [D-NV-1]	D · NV		Sep 15, 2011
Rep. Ryan, Tim [D-OH-17]	D · OH		Sep 15, 2011
Rep. Lee, Barbara [D-CA-9]	D · CA		Sep 19, 2011
Rep. Reed, Tom [R-NY-29]	R · NY		Sep 19, 2011
Rep. Wilson, Joe [R-SC-2]	R · SC		Sep 19, 2011
Rep. Blumenauer, Earl [D-OR-3]	D · OR		Sep 21, 2011
Rep. Castor, Kathy [D-FL-11]	D · FL		Sep 21, 2011
Rep. Chu, Judy [D-CA-32]	D · CA		Sep 21, 2011
Rep. Hinchey, Maurice D. [D-NY-22]	D · NY		Sep 21, 2011
Rep. McClintock, Tom [R-CA-4]	R · CA		Sep 21, 2011
Rep. Rohrabacher, Dana [R-CA-46]	R · CA		Sep 21, 2011
Rep. Sutton, Betty [D-OH-13]	D · OH		Sep 21, 2011
Rep. Lipinski, Daniel [D-IL-3]	D · IL		Sep 22, 2011
Rep. Schiff, Adam B. [D-CA-29]	D · CA		Sep 22, 2011
Rep. Upton, Fred [R-MI-6]	R · MI		Sep 22, 2011
Rep. West, Allen B. [R-FL-22]	R · FL		Sep 22, 2011
Rep. Clay, Wm. Lacy [D-MO-1]	D · MO		Oct 3, 2011
Rep. Rothman, Steven R. [D-NJ-9]	D · NJ		Oct 3, 2011
Rep. Coble, Howard [R-NC-6]	R · NC		Oct 4, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Larson, John B. [D-CT-1]	D · CT		Oct 4, 2011
Rep. Akin, W. Todd [R-MO-2]	R · MO		Oct 5, 2011
Rep. Lofgren, Zoe [D-CA-16]	D · CA		Oct 5, 2011
Rep. Holden, Tim [D-PA-17]	D · PA		Oct 11, 2011
Rep. Kaptur, Marcy [D-OH-9]	D · OH		Oct 11, 2011
Rep. Jackson, Jesse L., Jr. [D-IL-2]	D · IL		Oct 13, 2011
Rep. Cohen, Steve [D-TN-9]	D · TN		Oct 14, 2011
Rep. Platts, Todd Russell [R-PA-19]	R · PA		Oct 14, 2011
Rep. Hahn, Janice [D-CA-36]	D · CA		Oct 24, 2011
Rep. Baldwin, Tammy [D-WI-2]	D · WI		Oct 25, 2011
Rep. Berman, Howard L. [D-CA-28]	D · CA		Oct 25, 2011
Rep. Davis, Susan A. [D-CA-53]	D · CA		Oct 25, 2011
Rep. Fudge, Marcia L. [D-OH-11]	D · OH		Oct 25, 2011
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Oct 25, 2011
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Oct 25, 2011
Rep. Tonko, Paul [D-NY-21]	D · NY		Oct 25, 2011
Rep. Levin, Sander M. [D-MI-12]	D · MI		Oct 26, 2011
Rep. Payne, Donald M. [D-NJ-10]	D · NJ		Oct 26, 2011
Rep. Higgins, Brian [D-NY-27]	D · NY		Nov 14, 2011
Rep. Petri, Thomas E. [R-WI-6]	R · WI		Nov 14, 2011
Rep. Waters, Maxine [D-CA-35]	D · CA		Nov 18, 2011
Rep. Sanchez, Loretta [D-CA-47]	D · CA		Dec 1, 2011
Rep. Wilson, Frederica S. [D-FL-17]	D · FL		Dec 8, 2011
Rep. Brown, Corrine [D-FL-3]	D · FL		Dec 13, 2011
Rep. Pascrell, Bill, Jr. [D-NJ-8]	D · NJ		Dec 13, 2011
Rep. LoBiondo, Frank A. [R-NJ-2]	R · NJ		Dec 15, 2011
Rep. Heinrich, Martin [D-NM-1]	D · NM		Dec 16, 2011
Rep. Bonner, Jo [R-AL-1]	R · AL		Dec 20, 2011
Rep. Chabot, Steve [R-OH-1]	R · OH		Jan 17, 2012
Rep. Hanabusa, Colleen W. [D-HI-1]	D · HI		Jan 18, 2012
Rep. Amodei, Mark E. [R-NV-2]	R · NV		Jan 23, 2012
Rep. Bonamici, Suzanne [D-OR-1]	D · OR		Feb 7, 2012
Rep. Paul, Ron [R-TX-14]	R · TX		Feb 7, 2012
Rep. Ackerman, Gary L. [D-NY-5]	D · NY		Feb 9, 2012
Rep. Miller, Brad [D-NC-13]	D · NC		Feb 14, 2012
Rep. Carson, Andre [D-IN-7]	D · IN		Feb 17, 2012
Rep. Green, Gene [D-TX-29]	D · TX		Feb 27, 2012
Rep. Marchant, Kenny [R-TX-24]	R · TX		Feb 29, 2012
Rep. Jackson Lee, Sheila [D-TX-18]	D · TX		Mar 1, 2012
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Mar 9, 2012
Rep. Bass, Karen [D-CA-33]	D · CA		Mar 21, 2012
Rep. Heck, Joseph J. [R-NV-3]	R · NV		Mar 21, 2012

Cosponsor	Party / State	Role	Date Joined
Rep. Huizenga, Bill [R-MI-2]	R · MI		Mar 21, 2012
Rep. Eshoo, Anna G. [D-CA-14]	D · CA		Mar 22, 2012
Rep. Yarmuth, John A. [D-KY-3]	D · KY		Mar 27, 2012
Rep. Hirono, Mazie K. [D-HI-2]	D · HI		Apr 17, 2012
Rep. Roybal-Allard, Lucille [D-CA-34]	D · CA		Apr 18, 2012
Rep. Polis, Jared [D-CO-2]	D · CO		Apr 19, 2012
Rep. Johnson, Eddie Bernice [D-TX-30]	D · TX		May 16, 2012
Rep. Davis, Danny K. [D-IL-7]	D · IL		May 17, 2012
Rep. Dingell, John D. [D-MI-15]	D · MI		May 18, 2012
Rep. Thompson, Bennie G. [D-MS-2]	D · MS		May 18, 2012
Rep. Waxman, Henry A. [D-CA-30]	D · CA		May 25, 2012
Rep. Hanna, Richard L. [R-NY-24]	R · NY		May 30, 2012
Rep. Rangel, Charles B. [D-NY-15]	D · NY		May 30, 2012
Rep. Reyes, Silvestre [D-TX-16]	D · TX		Jun 6, 2012
Rep. Turner, Robert L. [R-NY-9]	R · NY		Jul 17, 2012
Rep. Thompson, Mike [D-CA-1]	D · CA		Sep 20, 2012
Rep. Sánchez, Linda T. [D-CA-39]	D · CA		Sep 21, 2012
Rep. Payne, Donald M., Jr. [D-NJ-10]	D · NJ		Nov 30, 2012
Rep. Curson, David Alan [D-MI-11]	D · MI		Dec 7, 2012

## Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Hearings By (subcommittee)	Oct 12, 2011

## Subjects & Policy Tags

### Policy Area:

Finance and Financial Sector

## Related Bills

Bill	Relationship	Last Action
112 S 2231	Related bill	<b>Mar 26, 2012:</b> Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 340.
112 S 509	Related bill	<b>Mar 8, 2011:</b> Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Small Business Lending Enhancement Act of 2011 - Amends the Federal Credit Union Act to prohibit an insured credit union from making any member business loan that would result in the total amount of such loans outstanding at that credit union at any one time exceeding either: (1) 1.75 times the actual net worth of the credit union, or (2) 12.25% of the total assets of the credit union.

Authorizes the National Credit Union Administration Board to approve an application by an insured credit union to make one or more member business loans that would result in a total amount of such loans outstanding at any one time of up to 27.5 % of the total assets of the credit union, if the credit union meets specified safety and soundness criteria. Prohibits an insured credit union that has made such a member business loan but that is not well capitalized from making any new member business loans until it becomes well capitalized and obtains Board approval.

Directs the Board to develop a tiered approval process, including lending standards, under which an insured credit union gradually increases the amount of member business lending in a manner that is consistent with safe and sound operations.

Directs the Comptroller General to study the status of member business lending by insured credit unions.

### **Actions Timeline**

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- **Oct 12, 2011:** Subcommittee Hearings Held.
- **May 2, 2011:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Apr 7, 2011:** Introduced in House
- **Apr 7, 2011:** Referred to the House Committee on Financial Services.