(The House of Representatives was called to order at 1:00 o'clock p.m., Deputy Speaker Michelle L. Cook in the Chair.)

CLERK:

Members to the Chamber. The House of Representatives will convene immediately. Members to the Chamber.

DEPUTY SPEAKER COOK (65TH):

(Gavel) Will the house please come to order? Will members, staff and guests please rise, direct your attention to the dais where Iman Refai Arefin will lead us in prayer.

DEPUTY CHAPLAIN IMAM REFAI AREFIN:

Thank you. Let us pray. In the spirit of the Reverend Dr. Martin Luther King, Jr., we give thanks to you, our Lord and Sustainer; for our purpose is greater than the challenges we face; our resolve is
greater than the setbacks; our sum is greater than our parts, and our love for each other conquers all. As we welcome new members, we thank you for the contributions of all the outgoing members of this House who debated vigorously and worked tirelessly. We appreciate what they accomplished and set out to do, what they could not, for the generations to come.

Grant strength, wisdom and foresight to our Speaker and the members of both the House and the Senate and to the Governor. May all their efforts issue forth to the benefit of our state and its people both now and long into the future. Amen.

(All) Amen.

DEPUTY SPEAKER COOK (65TH):

Thank you. Would Representative Barry of the 31st District please come to the dais to lead us in the Pledge of Allegiance?

REP. BARRY (31ST):

(All) I pledge allegiance to the flag of the United States of America and to the Republic for
which it stands, one nation under God, indivisible, with liberty and justice for all.

DEPUTY SPEAKER COOK (65TH):

Is there any business on the Clerk's desk?

CLERK:

Yes, Madam Speaker, list of reports to be referred to the committees indicated.

DEPUTY SPEAKER COOK (65TH):

Representative Ritter.

REP. RITTER (1ST):

Madam Speaker I move that we waive the reading of the List of Bills and the Bills be referred to the Committees indicated. Thank you.

CLERK:

List of Bills No. 9 dated January 22, 2019.

DEPUTY SPEAKER COOK (65TH):

Representative Ritter.

REP. RITTER (1ST):

I move that we also waive the reading of List of Bills and refer them to the Committees indicated. Thank you, Madam Speaker.

CLERK:
Last item is the daily calendar.

DEPUTY SPEAKER COOK (65TH):

Are there any announcements or introductions?

Any announcements or introductions? Chamber stand at ease.

Will the House please come back to order? Will the House please come back to order? (Gavel) May I have your attention please while I call on Representative Haines.

REP. HAINES (34TH):

Madam Speaker I request, I'm standing and requesting a moment of silence for one of my constituents.

DEPUTY SPEAKER COOK (65TH):

Please proceed Madam.

REP. HAINES (35TH):

Lonnie Duffy, our Eversource worker who was killed yesterday or the day before during the storm repairs for -- with -- works with Eversource, and I put my heart out there for his family and all of our town, East Haddam.

DEPUTY SPEAKER COOK (65TH):
Thank you, Madam.

(Gavel)

REP. HAINES (35TH):

Thank you, Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Thank you, Madam. Representative Carney of the 23rd.

REP. CARNEY (23RD):

Thank you very much Madam Speaker. I just rise for a point of personal privilege. I would ask the Chamber to join me in standing for a moment of silence. A former State Representative from my District, Earl Endrich, Sr. recently passed away and he was a State Representative in the 1960s, very accomplished. He was able to secure dredging of Old Saybrook's North Cove. If anybody has been there, it's a picturesque part of our community. He was a 31-year Veteran of Old -- of the Old Saybrook Fire Department and very active there. And he was also appointed Harbor Master in Old Saybrook twice by both Governor Lowell Weicker and Governor Jodi Rell and I would ask the Chamber to stand with me in a
moment of silence for former State Representative, Earl Endrich, Sr.

DEPUTY SPEAKER COOK (65TH):

The Chamber will rise for a moment of silence.

(Gavel) Representative Winkler, for what purpose to you rise, sir?

REP. WINKLER (56TH):

Yes, Madam Speaker I rise to a point of personal privilege. I would like to ask --

DEPUTY SPEAKER COOK (65TH):

Please proceed.

REP. WINKLER (56TH):

Thank you. I would like to ask the Chamber to have a moment of silence for former Representative Tom Dooley. I won't go into all the things that Tom Dooley has done in his lifetime. We would be here a long, long time. He was a State Rep. for two years. He was very important at Cigna. He was a heck of a story teller and I would like the Chamber's indulgence for a moment of silence, please.

DEPUTY SPEAKER COOK (65TH):
Will the Chamber please stand for a moment of silence?

(Gavel) Will the Clerk please call Emergency Certified Bill, House Bill No. 5765?

CLERK:

Emergency Certification House Bill No. 5765.

AN ACT ESTABLISHING THE FEDERAL SHUTDOWN EFFECTED EMPLOYEES LOAN PROGRAM AND PROVIDING ADDITIONAL ASSISTANCE TO FEDERAL EMPLOYEES. Introduced by Representative Aresimowicz, Representative Ritter, Representative Klarides, Senator Looney, Senator Duff and Senator Fasano.

DEPUTY SPEAKER COOK (65TH):

Thank you, sir. Representative Santiago.

REP. SANTIAGO (84TH):

Thank you, Madam Speaker. Madam Speaker, I move passage of the Emergency Certified Bill.

DEPUTY SPEAKER COOK (65TH):

The question is on passage of the Emergency Certified Bill. Representative Santiago.

REP. SANTIAGO (84TH):
Madam Speaker, Thank you. The Bill establishes a loan program for certain Federal employees in Connecticut effected by the Federal partial government shutdown, which began December 22, 2018 administered by the Connecticut Housing Finance Authority. Under the Bill, effected employees are eligible up to three loans equal to their monthly after-tax pay, up to $5000, less unemployment benefits. The Bill prohibits interest on the loans for 270 days after the shutdown ends. The Bill also authorizes municipalities and municipal subdivisions to establish a tax/fee deferment program for such employees. Also, the Bill, a Federal law or guidance allows them to do so, authorizes such employees to receive unemployment compensation benefits. Thank you, Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki of the 14th, you have the floor.

REP. DELNICKI (14TH):

Good -- good afternoon Madam Speaker.

DEPUTY SPEAKER COOK (65TH):
Good afternoon, sir.

REP. DELNICKI (14TH):

I'd like to ask the proponent of the Bill a couple of questions, through you.

DEPUTY SPEAKER COOK (65TH):

Please proceed, sir.

REP. DELNICKI (14TH):

First and foremost, is there any mandatory requirement on any financial institution, whether it be a bank or a credit union to participate in this program? Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

I want to thank my Ranking Member on Housing for that question. My understanding is that no, there is no requirement. This is strictly voluntary for the banks or credit unions that would like -- that want to participate. Through you.

DEPUTY SPEAKER COOK (65TH):

Through you Madam Speaker. So there are absolutely no penalties on any institution that
chooses not to be a participant, there will be no requirements for them to participate, and it is 100 percent totally voluntary? Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Through you Madam Speaker. I believe all that to be correct.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you to the proponent. Through you Madam Speaker. Line 63 has a formula for what someone can apply for monetarily in one of these loans and I saw $5000 dollars as the maximum number allowable and there's also a section in there pertaining to the deduction of any unemployment compensation that somebody might get. How is $5000 dollars arrived at?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):
Representative Santiago.

REP. SANTIAGO (84TH):

Through you Madam Speaker. $5000 dollars was arrived at through negotiations to limit the exposure by the state and also to limit the amount of indebtedness to the actual people taking out the loan. They felt that this is an appropriate number.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you to the proponent and through you Madam Speaker. Line 72 makes a statement in there that credit worthiness is not a factor in determining eligibility for these loans which seems almost counter intuitive to what the banking industry would want in giving a loan. What is the reasoning for that?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.
REP. SANTIAGO (84TH):

Thank you. Through you Madam Speaker. My understanding is that this is a basically a special circumstance and they are doing their best to provide a service or an option to those affected by the shutdown. And to my understanding, that's the best that I could answer that question.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

And through you, another question pertaining to the proposed Bill. Why was 90 days chosen as the grace period? What's the thought process behind that?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Thank you, Madam Speaker. Through you. My understanding is that it was enough time for the affected persons to basically see if they're going
to receive any backpay for this and that can take some time. In order to repay these loans it's going to hopefully be done with some help from some backpay through -- from the Federal Government and the 90 days was felt enough time for people to get their finances back in order and to allow for this to happen if -- if -- if it's going to do so.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you, Madam Speaker. And if I understand this correctly, an individual who is affected here could apply three times for up to $15,000 dollars in loans. Is there any kind of protection from another financial institution, the person going to another financial institution at the same time?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):
With regards to the amount of loans, it is up to three times, up to $5000 dollars and you cannot go -- 30 days have to pass before you can reapply for a loan and with regards to the second part of your question, can you -- Madam Speaker through you, can he please reiterate the second part of the question.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Okay. Through you Madam Speaker. What prevents an individual from applying to another institution at the same time that they have a loan through the first institution?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Through you Madam Speaker. I am not aware of any mechanism that prohibits them from being able to do so. So I can't say that I know of any mechanism
that keeps them from going to another bank and getting a separate loan aside from this one.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you to the proponent. Through you Madam Speaker. If a financial institution is audited during this timeframe when they're writing these loans, when they're carrying these loans on their books, would these loans be considered by State banking when they do their audit and they come forward with the report pertaining to the stability of the financial institution, would these loans be considered in that rating that the institution could possibly end up getting a downgrade or some kind of a deleterious note or comment in their audit report?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):
Madam Speaker though you. If this law passes it will be the law of the land which gives them the ability to do so, to do these loans. If they are basically -- they're underwriting following their standards and guidelines are met during the audit, since these are State Back loans, it should not have a negative effect with regards to their audits other than added risk.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you to the proponent and through you Madam Speaker. There's a section in there pertaining to cities and towns and the suspension of the collection of property taxes, sewer bills, sewer water bills, things of that nature that would be appropriate to that municipality. Are municipalities compelled to do this or is it voluntary?

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):
Madam Speaker through you. My understanding is that this is also voluntary for municipalities as well through the legislation.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):
Thank you Madam Speaker. What protections are there for the State of Connecticut in this Bill here as written that will give our tax payers some level of comfort knowing that a) we're helping some folks out but b) we're also making sure that we're not going to be on the hook and basically the money will go for not.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker we have limited our liability to 10% of the loans. If 10% of the loans are in default then we will basically inform the CHFA and the State Treasurer that we will not be able to cover anymore loans and the loan program will cease
to offer any new loans. My understanding is that those are some protections that we have in place through this Bill.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you Madam Speaker and thank you to the good proponent there. Is it safe to say the beneficiaries of this would be the folks that are considered essential workers that have to show up, that can't collect unemployment compensation like the non-essentials currently are?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

I would -- I would say that it definitely brings them to the fold, through you Madam Speaker. But it does impact both the essential and non-essential employees.

Through you Madam Speaker.
DEPUTY SPEAKER COOK (65TH):

Representative Delnicki.

REP. DELNICKI (14TH):

Thank you again to the proponent. Thank you Madam Speaker. Just a couple of quick comments about this. I have a problem with the fact that we have non-essential workers that are basically receiving unemployment and we have essential workers like our TSA folks up at Bradley Field that aren't receiving anything. And I think if it weren't for that, I don't know that I would support this. But with that in mind I will be supporting it and I'll be encouraging my colleagues to do the same. And thank you to the proponent for the questions being answered, and thank you Madam Speaker for the opportunity to ask them.

DEPUTY SPEAKER COOK (65TH):

Will you care to remark further on the Emergency Certified Bill before us? Representative Ackert. Thanks for the wave. It's kind of difficult to know where everyone is in a new session.

REP. ACKERT (8TH):
Thank you Madam Speaker and yes, I had new seating so I'm in a new location. I think many of us are in that position but -- and good to see you there Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Thank you and I'll have you know you're up in the bad boy section.

REP. ACKERT (8TH):

No, I hope not. I hopefully have some good questions to ask and I will keep it cordial as I hopefully always do in this building. Thank you Madam Speaker. But through you, a couple of questions to the proponent of the legislation.

DEPUTY SPEAKER COOK (65TH):

That was meant in a good way, by the way. Please proceed, sir.

REP. ACKERT (8TH):

Thank you Madam Speaker. And to the good proponent, is there a time when Connecticut has done something similar to this to any other body of workers that were for whatever reason were not getting paid and there was a loan establishment
guaranteed by the State of Connecticut whether they were union workers, state workers, private sector workers at all?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Thank you Madam Speaker. Through you.

Representative Ackert, that's a good question, one I don't have an answer to. It's never -- not been brought to my attention that it has transpired before so I'm not aware of it being the case.

Through you.

REP. ACKERT (8TH):

Thank -- Thank you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Ackert.

REP. ACKERT (8TH):

No, we haven't been in this building too long, almost a decade now I think I'm approaching but yeah, I don't remember anything that we've done in the past. Through you Madam Speaker. Right now if
an individual was laid off for whatever given reason in their -- in their, you know private sector, if they were laid off as a state worker and they approached the town, a municipality and they approach municipality and say, listen. I just don't have the money. I can't pay my tax bill. Does the town now have the flexibility to say that, you know what? No worries, we can hold -- you don't have to pay that tax bill. Is there any -- can they do that now?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Thank you Madam Speaker. Through -- through you. I don't believe that's the case which is why I believe that this enabling legislation is needed.

DEPUTY SPEAKER COOK (65TH):

Representative Ackert.

REP. ACKERT (8TH):

Thank you Madam Speaker. Because unfortunately having people approach me in the past and saying,
Tim I went to the town -- tax department and the tax department said, sorry, you -- we can't waive that 18 percent property tax that you have on your property because your legislatures won't change it. That's 18 percent. It's not like it's a, you know a 5 percent or something. So we have a very high interest rate that -- that people that can't pay their taxes, whether they're somebody in your community, a state worker that had lost their job or not getting paid for some reason. Maybe they're seasonal workers. But they have no ability for us. Well it would be a nice addition to this piece of legislation would be just that. That we don't carve out just for a certain body of people that ability to not have -- to have the ability for the town to say, you know what? Yeah, we don't want to take your home but the State does not allow us to change that. You must pay your property tax and it must be at 18 percent tax rate for that year. Would be a nice addition to this Bill so we're not just saying, hey for those small individuals in the State of Connecticut, your grant -- you're allowed to not pay
your property taxes and we'll actually give you a loan too along the line to help you, but we don't do that for anybody else. And in history I don't believe we've done that for anybody else.

Folks, we're a caring body in this building. I believe we are. We want to help people. You know in the last week and a half the jobs that we do in this building oversee departments in this building. This is a great program we have out there called the Care for Kids Program. Constituent called me and said, I'm not getting the Care for Kid money, state run program. My daycare is not getting it. Folks that money goes so that person can work or person can go to school. We should have a recert Bill on the Kids for Care Program. That effects thousands of people, our people. Our people trying to go to school that have to make a decision whether to quit school or quit their job. This is a -- this Bill is wanting to help people and we make such a certain carve out. What I want to see as a body to look at what we need to look at. We have a brand new administration. We should have an excitement about
what we're doing in this building. We have 32 I believe brand new faces that have great ideas that want to fix the State of Connecticut. We need to fix our folks everybody. We need to fix our workers. Our people that want to go to school. We need to help them. Those people that get laid off in our state. Let's make this an municipality that we can all go get relief from our property taxes. We should have a program for anybody that's being laid off that we can help them get a loan. Why haven't we thought of that before? When a major corporation comes -- comes into the State and all the sudden they lay off 5000 people, 2000 people move out of the state. Why is this so narrow-minded? Why can't this be for the State of Connecticut workers? The State of Connecticut individuals that have this problem. I get it. I know where we're at. Tom -- Representative Delnicki brought up a great point. They have to work but there are so many people out that are -- that are hurting in this state that by the way, you'll probably be hearing about, especially in the Care
for Kids Program, that are going to say, you know what? I can't go to work. I've got to watch my child. State-run program, because of a computer system changeover. Let's look inside the boundaries of this state and the boundaries of this building and our departments and see how we can help folks.

I look forward to a session this year that we do that, and that we look for -- to resolve a lot of issues that the State needs to fix and I look forward to the Governor to step up and do that.

I thank you for the time. I thank you for the good gentleman's answers. We can do better for all. Thank you.

DEPUTY SPEAKER COOK (65TH):

Thank you, sir. Will you care to remark? Representative Conley.

REP. CONLEY (40TH):

Thank you Madam Speaker. I rise with some comments and support of this Bill. Now next to my District, which represents many folks in the Navy is the 39th District which has a vacant seat right now. And within the 39th District is the Coastguard
So we have many members of our armed forces who are standing at the watch, protecting us around the world who are currently not getting paid and they have not gotten paid since December 22nd. They're on a month now with no pay, no way for their families to pay for childcare, to pay their heating bills and to pay the rest of the bills that many of us and all of us have to pay each week. This Bill will provide some relief for the Coastguard families and many other families of Federal workers.

Recently in our Districts we've seen a huge amount of generosity. We've seen banks forgiving loans. We've seen even our local car dealerships giving thousands of dollars in charity and we've had a thousand Coastguard families attend a pop-up food bank at the Coastguard Academy over the last week.

While we have families in great need, we have many folks being charitable but what these families need is more than charity. They need a paycheck. They need a reliable source of income to pay for their needs and that's what this Bill allows. So I ask my colleagues to support this Bill, support our
military and the rest of our Federal workers who
deserve a paycheck.

DEPUTY SPEAKER COOK (65TH):

Thank you Madam. Will you care to remark
further? Representative Dauphinais. Representative
Lavielle?

REP. LAVIELLE (143RD):

Good afternoon Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Good afternoon, Madam.

REP. LAVIELLE (143RD):

Thank you. I rise just for the purpose of a
few questions of a fiscal nature.

DEPUTY SPEAKER COOK (65TH):

Please proceed, Madam.

REP. LAVIELLE (143RD):

Thank you. The first one is, why is CH -- CHFA
chosen as the agency to administer this? Through
you.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):
Thank you, Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Thank you Madam Speaker. CHFA was chosen as the entity to administer the program because they have a 50-year track record of administering loan programs around mortgages and home improvement projects so they have the infrastructure to implement the program.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Thank you and will -- will CHFA incur any administrative costs in taking this on?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Through you Madam Speaker. Those are cost that they will incur in kind.
DEPUTY SPEAKER COOK (65TH):
Representative Lavielle.

REP. LAVIELLE (143RD):
Meaning? Could the Representative explain that a little more clearly? Thank you.

DEPUTY SPEAKER COOK (65TH):
Representative Rojas.

REP. ROJAS (9TH):
Through you. They have existing staff in place and can administer the program without any additional resources.

DEPUTY SPEAKER COOK (65TH):
Representative Lavielle.

REP. LAVIELLE (143RD):
Thank you. And will they be able to do that without taking time away from other work that they have in progress?

DEPUTY SPEAKER COOK (65TH):
Representative Rojas.
REP. ROJAS (9TH):

Through you. Like many modern employees I think their staff will be used to observing additional duties without additional resources.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

One can certainly hope. Thank you. So in -- in reading the fiscal note obviously my first concern was, what is the maximum financial risk that the State is undertaking by guaranteeing these loans if they are not paid. And I would just like to know if I'm reading this correctly. That taking into account all the assumptions made by OFA in terms of how many employees are likely to be requesting a loan, how many are likely to go into default using national statistics, the assumed risk for the State is about $500,000 dollars maximum?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.
REP. ROJAS (9TH):

Through you Madam Speaker. Yes.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Thank you. But it is possible that if the shutdown were to last longer than three months and if more employees than estimated in here took loans, etc., that the risk could go up to $2.1 million, is that correct?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Through you Madam Speaker. Yes, that's correct.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Thank you. And is there any limit, my understand is that there is not, but is to confirm,
is there any limit on the interest rates that the banks can charge for these loans?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Through you Madam Speaker. The Bill says that they will use our current underwriting practices to issue these loans so it will be applicable to whatever the depart -- the specific banks loaning -- loan qualifications call for.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

So the State is also responsible for if a claim is made and the loan goes into default, the State is responsible for paying the interest as well as the principal?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.
REP. ROJAS (9TH):

Through you Madam Speaker. We're checking.

REP. LAVIELLE (143RD):

I'm sorry.

REP. ROJAS (9TH):

I said we're checking.

REP. LAVIELLE (143RD):

Oh.

REP. ROJAS (9TH):

Madam Speaker?

DEPUTY SPEAKER COOK (65TH):

Yes, sir.

REP. ROJAS (9TH):

We believe that since the State is backing these loans that the state would be responsible for the debit surface -- for all the debt surface cost incurred.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):
Thank you. I wasn't clear whether or not the debt service was taken into account in the calculations done for the fiscal note. Does Representative know if they were?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

I do not know that. Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

So it's possible that the financial risk could be higher than what the fiscal note is telling us at the moment.

Through you. Possible.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

I'm sorry. Could she repeat the question?

DEPUTY SPEAKER COOK (65TH):

Rep -- Representative Lavielle.
REP. LAVIELLE (143RD):

Since we don't know the answer to that question does that mean that it's possible that the maximum risk that's detailed in the fiscal note might be actually greater than what's in the fiscal note.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Through you. The way the fiscal note reads it says that the maximum exposure would be 10 percent of all the loans that are issued.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

So the answer is no?

DEPUTY SPEAKER COOK (65TH):

Representative Rojas.

REP. ROJAS (9TH):

Yes. (Laughing)

DEPUTY SPEAKER COOK (65TH):
Representative Lavielle.

REP. LAVIELLE (143RD):

Let's keep that one going for a while. We need something. All right. And finally one further question. There -- there is a section that explains that employees who are recipients of unemployment benefits must repay them when they collect their backpay and so on. Do those unemployment benefits have seniority or prior claim over the loan payments?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Rojas. Representative Porter. Porter put your button on.

REP. PORTER (94TH):

Through you Madam Speaker. Could you repeat the question, please?

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Certainly. There is a section that explains that employees that are receiving unemployment
benefits during this time must repay them when they do receive their compensation at the end of the shutdown period. Do the unemployment benefits represent a senior claim, a prior claim over the loan repayments?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Porter.

REP. PORTER (94TH):

I'm just seeking clarity on what you're asking. So you're asking me, the unemployment benefits that they receive, do they have seniority over the loan repayment?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle, would you clarify please?

REP. LAVIELLE (143RD):

Certainly Madam Speaker. What I'm asking is, if you owe your unemployment benefits and you've also taken a loan out, when you get the money from the government do you have to pay those unemployment
benefits back first before you think about paying back the loan?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Porter.

REP. PORTER (94TH):

The repayment for unemployment is stipulated in the agreement that comes through the DOL and that's how it's paid back. I don't -- I can't speak to the relation on a loan and I'm not sure what kind of loan you're talking about. Are you talking about a personal loan?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Well I'm talking about the loans under this program but generally when a debtor has creditors, the creditors are sometimes for example, when you're a company, when you have a bond, when you have other things, sometimes some of those creditors have seniority. In otherward they must be paid back
first before the others. So what I'm asking is, does -- do the unemployment benefits that these employees owe, do they have to be paid back before they repay the loans that they have taken out under this program, or not?

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Porter.

REP. PORTER (94TH):

Thank you, Madam Speaker. The Bill doesn't stipulate that.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Lavielle.

REP. LAVIELLE (143RD):

Thank you. I guess what that does is it raises a -- some concern about whether people who have to pay the -- if they choose to pay the unemployment benefits back first, it may take them longer to pay off the loans and they might go past the period that the period that the grace period and the further 180 days. They might not, but it's just a -- I just
wanted to get some clarity on that so that we would know where we were and people have the right information to make their decisions on. Thank you very much to the Representative for her answers and that's all I have for the moment, Madam Speaker. Thank you.

DEPUTY SPEAKER COOK (65TH):

Thank you, Madam. Will you care to remark further? Will you care to remark? Representative Cummings of the 74th. You have the floor, Madam.

REP. CUMMINGS (74TH):

Through you Madam Speaker. Through you Madam Speaker to the good Representative.

DEPUTY SPEAKER COOK (65TH):

Please proceed.

REP. CUMMINGS (74TH):

Thank you. In regards to the credit worthiness, does that impact the bank's ability to look at credit worthiness for determining any interest rate including default interest?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):
Representative Santiago.

REP. SANTIAGO (84TH):

Through you Madam Speaker. Credit -- credit worthiness is not a part of any determination with regard to eligibility.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):

Through you Madam Speaker. I understand that it's not a determination in regards to eligibility but for the determination of any interest rate, would they be able to take into consideration one's credit worthiness once they have already been accepted into the loan and now you're determining the factors of what the payback would be.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

So as far as you're referring to -- through you Madam Speaker. Is she asking if the loan is not
paid back within the amount of time where interest is not accrued?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):

Through you Madam Speaker. If someone has passed the grace period in which no interest would accrue and now interest is accruing, could credit worthiness determine what the interest rate actually is?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Whatever the -- Madam Speaker through you. That may be the case. It depends on the bank's policy.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):
Through you Madam Speaker. So it's not a prohibition that the banks would look at credit worthiness in determining what the default interest rate would be if that person does not make their payments back in the grace period?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, that is correct.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):

Through you Madam Speaker. Is this loan subject to bankruptcy?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

My -- Madam Speaker, through you. It would be an unsecured debt such as any other so I believe that is the case, yes.
DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):

Through you Madam Speaker. If a lending entity goes to collect on their loan because the applicant has not made timely payments and they begin charging interest and accruing fees and cost, if they then apply to CHFA to take over that loan, would CHFA being paying back the bank, both the interest and all fees and costs incurred in attempting to collect upon the debt?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, my understanding is that yes, that is correct.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):
Through you Madam Speaker. Is there any limit on the fees and costs that a bank my incur that would be accepted by CHFA?

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, I don't believe any are specified in this language.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Cummings.

REP. CUMMINGS (74TH):

That's all I have.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Thank you, Madam. Will you care to remark further? Representative Wilson of the 66th. You have the floor.

REP. WILSON (66TH):
Thank you Madam Speaker. It's nice to see you up there today and I do have a few questions for the proponent of the Bill, through you.

DEPUTY SPEAKER COOK (65TH):

Please proceed, sir.

REP. WILSON (66TH):

Thank you. And I apologize to the proponent. I may have come into the Chamber a little late and if I am repeating a question you can stop me and I'll go on to my next question. When were the furloughed employees first missed paychecks?

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker through you. I would be -- to be honest with you. I'm not 100 percent sure. That information has not been provided to me.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Representative Wilson.

REP. WILSON (66TH):
Through you Madam Speaker. Thank you. Let's go on. Would the loans fall under the payday loan status in the State of Connecticut?

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, through you. I believe the answer to that is no.

REP. WILSON (66TH):

Thank you.

DEPUTY SPEAKER COOK (65TH):

Representative Wilson.

REP. WILSON (66TH):

And through you Madam Speaker. How many Connecticut Federal furloughed employees are Connecticut residents?

DEPUTY SPEAKER COOK (65TH):

Representative Santiago, do you know?

REP. SANTIAGO (84TH):

Thank you. Through you Madam Speaker. It's approximately 1500.
Wow. Representative Wilson.

REP. WILSON (66TH):

Thank you Madam Speaker. Does the bank proposing these loans already have policy for no-interest loans in place?

DEPUTY SPEAKER COOK (65TH):

Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, through you. The entities that I've spoken to, I am not aware of that being the case. Right now I'll be honest with you by saying that that's a guess but I am not aware of them having anything to that -- such as that in place, no-interest loans. So I would say at this moment, not that I'm aware of, no.

Through you.

DEPUTY SPEAKER COOK (65TH):

Representative Wilson.

REP. WILSON (66TH):

Thank you, Madam Speaker. And just a comment before I go on. I do happen to serve on a bank board here in Connecticut since 1994 and to the best
of my knowledge banks have to have policy in place in order to determine what the policy is for the loan that they’re planning on giving, which brings me to my next question. And through you Madam Speaker to the proponent. Does Federal authority or Federal regulation currently permit no-interest loans or is there an inputted interest to the grantor of the loan if such type of loan is granted?

DEPUTY SPEAKER COOK (65TH):

   Representative Santigo.

REP. SANTIAGO (84TH):

   Madam Speaker, my -- understand is that this has been looked at by our legal people and that what we're doing is something that Federal law would allow, so my understanding is that yes, we are allowed to do this.

   Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

   Representative Wilson.

REP. WILSON (66TH):

   Thank you, Madam Speaker. And another kind of comment and question at the same time. Through you
Madam Speaker. So if the bank doesn't have a policy in place, what would be the timeframe for a bank to implement the policy?

DEPUTY SPEAKER COOK (65TH):

Representative Santigo.

REP. SANTIAGO (84TH):

Madam Speaker through you. I do not have an answer to that question. It's not specified anywhere in the language so unfortunately without access to anyone from the banks at the moment, I will not be able to answer that question.

Through you Madam Speaker.

DEPUTY SPEAKER COOK (65TH):

Thank you, Madam Speaker. So I think I'll just close by saying that I think that there's a lot more detail here that we as a Chamber really need to know to move this special forward and so I will happily listen to other comments here today so that I can listen to that deliberation and try to make up my mind whether this is appropriate for the State of Connecticut.

Thank you, Madam Speaker.
DEPUTY SPEAKER COOK (65TH):

Thank you, sir. Will you care to remark further? Representative Fishbein of the 90th, you have the floor, sir.

REP. FISHBEIN (90TH):

Good afternoon Madam Speaker and welcome back to this new session.

DEPUTY SPEAKER COOK (65TH):

Good afternoon and the same to you.

REP. FISHBEIN (90TH):

Madam Speaker, I've been reviewing this language and a general concern to me is the fact that the tax payers are guarantors for these loans, that it appears to me can be up to nine months in length without interest. And with that in mind Madam Speaker, I believe the Clerk is in possession of an Amendment and it being LCO 3315 and I ask the Clerk through you Madam Speaker to call the Amendment and for me to give leave to summarize.

DEPUTY SPEAKER ORANGE (48TH):

Will the Clerk please call LCO No. 3315 which will be designated as House Amendment Schedule A.
CLERK:

House Amendment Schedule A LCO NO. 3315 offered by Representative Fishbein, Representative France et al.

DEPUTY SPEAKER ORANGE (48TH):

The Representative seeks leave of the -- the Chamber to summarize the Amendment. Is there objection to summarization? Seeing none, hearing none, Representative Fishbein.

REP. FISHBEIN (90TH):

Thank you Madam Speaker. Generally the Amendment does -- meets the intentions that I laid out originally. It takes the State of Connecticut out as the guarantor for these loans. It allows the two private parties to engage in a contract. It shortens the period through which the money is paid back. It makes that, instead of the nine months it was originally anticipated by the language, it makes it 60 days. It also allows the borrower to deal with more than one bank. The original language bound them once they got one loan, any successive loans had to be taken from that same bank. That is
what this Amendment does. I move the Amendment and I ask that the vote on the Amendment be taken by roll. Thank you.

DEPUTY SPEAKER ORANGE (48TH):

Question before the Chamber is a roll call vote. Let me try your minds. All those in favor of a roll call vote please signify by saying Aye.

ALL:

Aye.

DEPUTY SPEAKER ORANGE (48TH):

Well, the 20 percent has been met. When the -- when the Amendment is voted on it will be voted by roll call. Do you care to remark further on the Amendment before us? Representative Santiago.

REP. SANTIAGO (84TH):

Thank you, Madam Speaker. A question to the proponent of the Amendment please.

Through you.

DEPUTY SPEAKER ORANGE (48TH):

Representative Fishbein, please prepare yourself.

REP. FISHBEIN (90TH):
Yes, thank you.

DEPUTY SPEAKER ORANGE (48TH):

Please proceed, sir.

REP. SANTIAGO (84TH):

Hello Representative. If we were to vote this and pass this Amendment and we take away the backing of the State of Connecticut on these loans, are you aware if the banks will still be willing to participate in the loan program, sir?

Through you Madam Speaker.

DEPUTY SPEAKER ORANGE (48TH):

Representative Fishbein.

REP. FISHBEIN (90TH):

Because this matter did not go through Committee I have no knowledge as to representations from the banks nor their involvement. This does not violate the private arrangement between two parties. So it doesn't bind the bank to become part of the process. It doesn't restrict a bank to become part of the process. So their ascent is not necessary for this Amendment.

Through you Madam Speaker.
DEPUTY SPEAKER ORANGE (48TH):

Thank you, sir. Representative Santiago.

REP. SANTIAGO (84TH):

Madam Speaker, just a comment. Since this was negotiated in good faith and this would be a change to the legislation that was not agreed to by a major party in the negotiations, the bank themselves, I personally will not be supporting this Amendment and would ask my colleagues to do the same and vote this down. Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, sir. Will you care to remark further on the Amendment before us? Representative Dubitsky.

REP. DUBITSKY (47TH):

Thank you Madam Speaker. Madam Speaker, I -- this Amendment essentially takes the State out of this because this is not a State matter. This is a Federal issue. The State of Connecticut, the State legislature has no business being involved in these transactions. The banks can guarantee -- issue these loans all they want. Private entities can do
it. The State of Connecticut, my constituents and the tax payers have no interest in my view of guaranteeing these loans and this Amendment would take the State right out of it and I -- I encourage everybody to vote for it. Thank you.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, sir. Will you care to remark on the Amendment before us? Representative France of the 42nd, you have the floor, sir.

REP. FRANCE (42ND):

Thank you Madam Speaker and I rise in support of the Amendment for all the reasons that were laid out. I think the question of whether the banks would be involved or interested in making these loans by a guarantee of CHFA belies the point that they're on the hook for the majority of the loan regardless. CHFA does not guarantee the entire loan, it guarantees a portion. So I think that -- that the merit of that argument is limited. The other factor involved in this is essentially it's guaranteed by the Executive Order of the President of the United States who is going to pay all of
these affected workers whether they are furloughed or whether they are working without pay. So for those two reasons, I think that belies the concern of whether banks would be interested, whether CHFA is a guarantor or not.

But I'm more -- I'm concerned about the precedence that we're setting related to this particular issue. Where does it stop? You know I go back and it's not that long ago in our State's history where Federal employees were affected by a RIF, 1991. A significant reduction in force to Federal level. Thousands of Federal employees were let go and we did nothing other than offer unemployment compensation. A little after the SEAL program was cancelled and Electric Boat had significant layoffs. Thousands of employees in southeaster Connecticut were laid off and we effectively did nothing at the legislature save the unemployment compensation program that is part of State law. So I -- I'm curious as to the rationale for now, in this moment of doing this Amendment, this proposal to guarantee loans by the tax payers
of the state of Connecticut, an essentially nine-month interest free loan. The fact remains that as soon as the shutdown is over, within two weeks every Federal employee will be made whole. So I'm not clear as to why we are giving nine months interest free on a loan that is bolden guaranteed by the State of Connecticut. I myself while I was on active duty had to go without a paycheck. It certainly wasn't for more than a few days, but that is the reality of taking employment. Certainly I was in uniform, a little different than being a government employee, but that is the contract that they sign.

And one thing that this does not cover and is not even being discussed so far that I have heard, is the fact of the government contractor. The fact is that government contractors have employment on the installations at the submarine base, or any other military installation are directed not to go to work. Why? Because it would be unfair to Federal employees that are furloughed and are not there. But they don't have the backing of the State
of Connecticut. They don't have the backing of -- of a payment from the Federal government, from the price guaranteed by the President's Executive Order. If they want to get paid, they get to take vacation. Or if they it offered, sick time in order to maintain a paycheck. This is picking a particular group of employees in the State of Connecticut and setting it apart from another group of employees that is not guaranteed to receive any backpay. This is on its face, on its face unfair. And I'm not advocating to increase the expanded through -- and cover these contraries but that is the reality. I have constituents in my own District that have talked about the times when they had to go without pay for week, week and a half and they're in the same position as many of the employees -- the Federal employees there are now except they didn't have a guarantee that they would be restored and full pay given back to them. So for all those reasons, I don't understand the reason for this, the rationale for this Bill. I think this Amendment is a reasonable compromise that provides an opportunity
for a private business, a bank, to take care of the citizens that have need. It removes the taxpayer from liability. It limits the duration of the payback from nine months interest free, which nobody has access to, to a reasonable amount of time following the end of the shutdown of 60 days and lays -- lays whole and maintains the municipalities, the ability to defer payment of any taxes as well as the interest that's accrued. So I rise in support and I thank you for your time.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, sir. Will you care to remark further on the Amendment before us? Representative Ritter.

REP. RITTER (1ST):

Madam Speaker, it's come to my attention the Amendment does not have a fiscal note, however, we're not going to challenge at this time. We will in due course after debates still vote on it. Thank you Madam Speaker.

DEPUTY SPEAKER ORANGE (48TH):
Thank you, sir. Will you remark further on the Amendment before us? On the Amendment before us will you remark? If not, staff and guests please come to the Well of the House. Members take your seats and the machine will be open. (Ringing)

CLERK:

The House of Representatives is voting by roll. Members to the Chamber. The House of Representatives is voting by roll. Members to the Chamber.

DEPUTY SPEAKER ORANGE (48TH):

Have all the members voted? Have all the members voted? Please check the board to determine if your vote has been properly cast. If so, the machine will be locked and the Clerk will take a tally, please. Will the Clerk please announce the tally?

CLERK:

House Amendment Schedule A.

<table>
<thead>
<tr>
<th>Total Number Voting</th>
<th>142</th>
</tr>
</thead>
<tbody>
<tr>
<td>Necessary for Adoption</td>
<td>72</td>
</tr>
<tr>
<td>Those Voting Yea</td>
<td>54</td>
</tr>
</tbody>
</table>
Those Voting Nay 88
Absent not Voting 7

DEPUTY SPEAKER ORANGE (48TH):

The Amendment fails. (Gavel) Representative Klarides.

REP. KLARIDES (114TH):

Thank you Madam Speaker. Madam Speaker, we stand here today to address an issue that's facing our Federal employees who live in Connecticut. We're going to vote on a loan program for the Federal employees who are being affected by the government shutdown. This is a situation we find ourselves and one that I, or I don't think any of us have found ourselves in before. Is it unique? Yes. Is it out of the ordinary? Yes. Do some people think that this is not something we should be doing? Certainly. We're choosing to do this because we believe it's the right thing to do. I want to thank the Governor for his creative thinking out of the box in putting this together, and most importantly for coming up with a public private partnership, something that this side of the aisle has been
pushing for many, many years. Something that is a creative way of thinking, and something that I hope going forward, particularly in these very difficult budget times, we can do more of. This is the kind of thinking that will move the State of Connecticut forward. And just so people are clear, anybody who is watching us on CTN, what this will do is allow Federal employees who live in Connecticut to pay their bills. To pay their mortgage. To put food on their table. To take care of their children. And it also does another very important thing. It gives towns and cities the option. It does not make them do it. It gives them the option of deferring their town taxes without any penalties. We have heard from many of our towns and cities in regards to the fact that this is a concern. We brought it to the table and it was something that was put in here and I am thankful for that.

Madam Speaker, we're doing something to help our citizens in Connecticut. We're doing something to help our citizens who are victims of the dysfunction in Washington. This isn't a Republican
or Democrat problem although many people would like to make it so. This is a Washington D.C. government problem. No matter what letter is after your name, they can't seem to get it together. And we're going to stand tall and do the right thing. So when some people question whether we should be doing this or not, I ask them to think. Do we want our elected officials to be constantly fighting? Do we want this divisiveness? Do we want this ranker? I'll be the first one to say we'll have plenty of time to fight. We have plenty of time to disagree. This is not a time to do that. This should be a time where we come together to help the people in this state.

I hear often times about people that are unhappy with what's going on in Washington D.C. and they somehow think we can fix that. And we all know that we can't, but when it affects our State residents, that is something we can fix and through this Bill we are choosing to do so. Madam Speaker, I urge your support.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, Madam. Representative Ritter.
REP. RITTER (1ST):

Through you Madam Speaker and I thank the Minority Leader for her comments and for Chairman Santiago for bidding the Bill out here today and the other Chairs and answers to questions as well on our side of the aisle. The Amendment that was filed I think there was some conversation about how we are singling out a class of persons separately here in the State of Connecticut, and we are. For a very good reason. Can you think of any other class of persons in the State of Connecticut who are forced to go to work and are not paid and cannot apply for unemployment compensation? So let me repeat that again because some people said you are singling out people. We are, for a very unique and special reason. They are deemed essential workers. They have to go to work and they are not paid and they cannot apply for unemployment compensation. There is nobody else in the State that I can think of that the same rule applies to. Why? In the private sector for example, it would be illegal to force you to go to work and not pay you, right? So you have a
very small subset of people so Governor Lamont, to his credit and his team, said can we do something special for these workers because it's such unique circumstances. That's why they're being singled out and helped. All the examples that some folks said, they could apply for unemployment compensation. That's why that system is in place and has been in place for a long time. So we have to help these people.

As the Minority Leader said, I read the newspaper on Sunday morning, which listed about ten people who are affected by the shutdown. TSA, Department of Housing employees and I was particularly struck by a father who is in his mid-30s who is raising a child by himself. He was a TSA worker if I recall, okay? And in the newspaper he said, I can't pay my mortgage. I've maxed out my credit cards. All I want from government is to go back to work and be paid and to the extent that I can and I appreciate that government, while mindful it can't solve every problem that everybody has, feels a need to help out us employees who are in
such trouble. This is why we're not Washington.
Because we don't turn a blind eye or a deaf ear to
the struggles. The real struggles of people who
work everyday for a living. Then someone said --
someone said today on the floor of the House, it's
okay. They're going to get backpay. Don't worry
about it. Sit down. Are you kidding me? Some
people don't have a cashflow to cover it while
waiting for back pay. That's why there's an eminent
harm to people here. They can't carry these costs.
They can't carry a mortgage and tuition, buy food,
buy clothes for their kids, send them to before and
after care. They don't have the cash flow. This is
the middle class backbone of the State of
Connecticut. These are the folks you help. These
are your neighbors. These are the folks that do the
right thing and God willing, we pass this and the
Senate passes it, they will have some form of
assistance.

And it's not perfect. It's not perfect at all.
Now you have to go take time off because remember,
you're essential and you've still got to work, go
find a bank, enter into a loan agreement. It's covered at 100 days, it's capped at a certain amount. It's not a panacea but it's something. For the backbone of the State of Connecticut, the hardworking people who are going to work every day and not getting paid. I'm glad the Amendment failed, Madam Speaker. I'm glad we have a Bill that's going to actually help folks and do the things that they need. It's a great start for the Administration. It's a great offer by the banks of Connecticut. There's nothing more that works better than when the private sector and government find a way creatively to work together to help people in their time of need. This is a very proud vote for me, Madam Speaker, and I hope for all this Chamber. Thank you very much.

DEPUTY SPEAKER ORANGE (48TH):

   Thank you, sir. Will staff and guests please come to the Well of the House. Members take your seats. The machine will be open. (Ringing)

CLERK:

   The House of Representatives is voting by roll.
Members to the Chamber. The House of Representatives is voting by roll. Members to the Chamber.

DEPUTY SPEAKER ORANGE (48TH):

Have all members voted? Have all members voted? If all the members have voted the machine will locked and the Clerk will take a tally, please. Will the Clerk please announce the tally?

CLERK:

House Bill 5765.

<table>
<thead>
<tr>
<th>Description</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number Voting</td>
<td>142</td>
</tr>
<tr>
<td>Necessary for Adoption</td>
<td>72</td>
</tr>
<tr>
<td>Those Voting Yea</td>
<td>127</td>
</tr>
<tr>
<td>Those Voting Nay</td>
<td>15</td>
</tr>
<tr>
<td>Absent not Voting</td>
<td>7</td>
</tr>
</tbody>
</table>

DEPUTY SPEAKER COOK (65TH):

The Emergency Certified Bill passes. (Gavel)

Representative Jeff Currey, you have the floor, sir.

REP. CURREY (11TH):

Through you Madam Speaker. I move that we transit this Bill to the Senate immediately.

DEPUTY SPEAKER ORANGE (48TH):
Without objection, without objection so ordered. Are there any announcements or introductions? Announcements or introductions? Representative Hilda Santiago.

REP. HILDA SANTIAGO (84TH):

Thank -- Thank you, Madam Speaker. For purposes of journal notations, Representative Terrie Wood personal business today, Representative Diko Mike -- David Michael is ill. Kerry Wood, I'm sorry. Kerry Wood was the first one. Representative David Michael is ill. Representative Steinberg is personal. Representative Hennessy is also ill. Representative Butler legislative business in the District, and Speaker Joe Aresimowicz personal. Thank you. Thank you, Madam Speaker.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, Madam. Representative Betts.

REP. BETTS (78TH):

Thank you, Madam Speaker. For the purpose of journal notation, I would like to note that Representative Frey is out of state on legislative
business. Thank you.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, Sir. Representative Blumenthal, you have the floor, sir.

REP. BLUMENTHAL (147TH):

Through you Madam Speaker. I rise for the purpose of an announcement.

DEPUTY SPEAKER ORANGE (48TH):

Please proceed.

REP. BLUMENTHAL (147TH):

Madam Speaker, tomorrow at 11:00 a.m. the Judiciary Committee will convene for a public hearing on Judicial Reconfirmations with a vote -- meeting and vote immediately to follow.

DEPUTY SPEAKER ORANGE (48TH):

Thank you, sir.

REP. BLUMENTHAL (147TH):

Thank you Madam Speaker.

DEPUTY SPEAKER ORANGE (48TH):

Are there any other announcements? Any other announcements or introductions? Representative Currey.
REP. CURREY (11TH):

Thank you Madam Speaker. I move we adjourn subject to the call of the Chair.

DEPUTY SPEAKER ORANGE (48TH):

Without objection we adjourned subject to the call of the Chair. (Gavel)

(On motion of Representative Currey of the 11th District, the House adjourned at 2:21 o'clock p.m., to meet again at the Call of the Chair.)
CERTIFICATE

I hereby certify that the foregoing 73 pages is a complete and accurate transcription of a digital sound recording of the House Proceedings on January 22, 2019.

I further certify that the digital sound recording was transcribed by the word processing department employees of Alphatranscription, under my direction.

________________________
Alpha Transcription
3244 Ridge View Ct 104
Lake Ridge VA 22192