

NATIVE AMERICAN ENTREPRENEURIAL
OPPORTUNITY ACT

FEBRUARY 17, 2026.—Committed to the Committee of the Whole House on the State
of the Union and ordered to be printed

Mr. WILLIAMS of Texas, from the Committee on Small Business,
submitted the following

R E P O R T

together with

MINORITY VIEWS

[To accompany H.R. 7396]

The Committee on Small Business, to whom was referred the bill
(H.R. 7396) to establish an Office of Native American Affairs with-
in the Small Business Administration, and for other purposes, hav-
ing considered the same, reports favorably thereon without amend-
ment and recommends that the bill do pass.

CONTENTS

	Page
I. Purpose and Bill Summary	2
II. Need for Legislation	2
III. Hearings	2
IV. Committee Consideration	2
V. Committee Votes	2
VI. Section-by-Section of H.R. 7396	4
VII. Congressional Budget Office Cost Estimate	4
VIII. New Budget Authority, Entitlement Authority, and Tax Expenditures	4
IX. Oversight Findings & Recommendations	4
X. Performance Goals and Objectives	4
XI. Statement of Duplication of Federal Programs	5
XII. Congressional Earmarks, Limited Tax Benefits, and Limited Tariff Benefits	5
XIII. Federal Mandates Statement	5
XIV. Federal Advisory Committee Statement	5
XV. Applicability to Legislative Branch	5
XVI. Statement of Constitutional Authority	5
XVII. Changes in Existing Law Made by the Bill, as Reported	5
XVIII. Minority Views	8

I. PURPOSE AND BILL SUMMARY

On February 5, 2026, Rep. Sharice Davids (D-KS), Rep. Jake Ellzey (R-TX), Rep. Kelly Morrison (D-MN), and Rep. Eli Crane (R-AZ), introduced H.R. 7396, the *Native American Entrepreneurial Opportunity Act*. H.R. 7396 codifies the Office of Native American Affairs within the U.S. Small Business Administration (SBA).

II. NEED FOR LEGISLATION

The SBA's Office of Native American Affairs has been providing services to Indian Tribes and Native Hawaiian Organizations for decades. For Fiscal Year 2026, Congress provided \$5.3 million in appropriated funds for the Office of Native American Affairs. The bill will provide statutory authority for the Office and increase oversight by requiring an annual report to Congress that includes the number of clients assisted, consultations conducted, and training sessions held. The authorization for the Office sunsets after seven years, giving Congress a future opportunity to evaluate whether the Office is effectively achieving its intended goals.

III. HEARINGS

On February 5, 2025, the Committee on Small Business held a hearing examining matters related to H.R. 7396 titled "Hope on the Horizon: Prioritizing Small Business Growth in the 119th Congress."

IV. COMMITTEE CONSIDERATION

The Committee on Small Business met in open session, with a quorum being present, on February 11, 2026, and ordered H.R. 7396 to be reported favorably to the House of Representatives by a roll call vote of 24 ayes to 0 nos.

V. COMMITTEE VOTES

Clause 3(b) of rule XIII of the Rules of the House of Representatives requires the Committee to list the recorded votes on the motion to report legislation and amendments thereto. The Committee voted to favorably report H.R. 7396 to the House of Representatives at 9:41 AM.

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)		
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Mrs. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Dr. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Dr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	24	0

COMMITTEE ON SMALL BUSINESS119th Congress (*Second Session*)

Date: Wednesday, February 11, 2026

Time: 9:41 AM ET

Measure: H.R.7396 – Native American Entrepreneurial Opportunity Act

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i>	<i>Nays</i>	<i>Present</i>
	24	0	

FC Vote #	2
-----------	---

VI. SECTION-BY-SECTION OF H.R. 7396

Section 1—Short title

This Act may be cited as the “Native American Entrepreneurial Opportunity Act.”

Section 2—Office of Native American Affairs

This section amends the *Small Business Act* by establishing the Office of Native American Affairs within the SBA. The Office will be led by an Assistant Administrator to assist Indian Tribes and Native Hawaiian Organizations with entrepreneurial development, contracting, and capital access.

Additionally, it requires the SBA to provide Congress with an annual report on the effectiveness of the Office, including the number of clients served, consultations provided, and trainings held.

The authorization expires seven years after enactment.

VII. CONGRESSIONAL BUDGET OFFICE COST ESTIMATE

Pursuant to 3(c)(3) of rule XIII of the Rules of the House of Representatives, the Committee adopts as its own the cost estimate prepared by the Director of the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974. At the time this report was filed, the Committee has requested but not received a cost estimate from the Director of the Congressional Budget Office.

VIII. NEW BUDGET AUTHORITY, ENTITLEMENT AUTHORITY, AND TAX EXPENDITURES

Pursuant to clause 3(c)(2) of rule XIII of the Rules of the House of Representatives and section 308(a)(I) of the Congressional Budget Act of 1974, the Committee provides the following opinion and estimate with respect to new budget authority, entitlement authority, and tax expenditures. While the Committee has not received an estimate of new budget authority contained in the cost estimate prepared by the Director of the Congressional Budget Office pursuant to section 402 of the Congressional Budget Act of 1974, the Committee does not believe that there will be any new or increased costs attributable to this legislation.

IX. OVERSIGHT FINDINGS & RECOMMENDATIONS

In accordance with clause 3(c)(1) of rule XIII and clause 2(b)(1) of rule X of the Rules of the House of Representatives, the oversight findings and recommendations of the Committee on Small Business with respect to the subject matter contained in H.R. 7396 are incorporated into the descriptive portions of this report.

X. PERFORMANCE GOALS AND OBJECTIVES

With respect to the requirements of clause 3(c)(4) of rule XIII of the Rules of the House of Representatives, the goal of H.R. 7396 is to codify the Office of Native American Affairs within the SBA.

XI. STATEMENT OF DUPLICATION OF FEDERAL PROGRAMS

Pursuant to clause 3(c)(5) of rule XIII of the Rules of the House of Representatives, no provision of H.R. 7396 is known to be duplicative of another Federal program, including any program that was included in a report to Congress pursuant to section 21 of Public Law 111–139 or the most recent Catalog of Federal Domestic Assistance.

XII. CONGRESSIONAL EARMARKS, LIMITED TAX BENEFITS, AND LIMITED TARIFF BENEFITS

With respect to clause 9 of rule XXI of the Rules of the House of Representatives, the Committee finds that the bill does not contain any congressional earmarks, limited tax benefits, or limited tariff benefits as defined in clause 9(e), 9(f), or 9(g) of rule XXI of the Rules of the House of Representatives.

XIII. FEDERAL MANDATES STATEMENT

The Committee will adopt as its own the estimate of the Federal mandates prepared by the Director of the Congressional Budget Office pursuant to section 423 of the Unfunded Mandates Reform Act.

XIV. FEDERAL ADVISORY COMMITTEE STATEMENT

No advisory committees within the meaning of section 5(b) of the Federal Advisory Committee Act were created by this legislation.

XV. APPLICABILITY TO LEGISLATIVE BRANCH

The Committee finds that the legislation does not relate to the terms and conditions of employment or access to public services or accommodations within the meaning of section 102(b)(3) of the Congressional Accountability Act.

XVI. STATEMENT OF CONSTITUTIONAL AUTHORITY

Pursuant to clause 7 of rule XII of the Rules of the House, the Committee finds that the authority for this legislation in Art. I, § 8, cl.1 of the Constitution of the United States.

XVII. CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (existing law proposed to be omitted is enclosed in black brackets, new matter is printed in italics, and existing law in which no change is proposed is shown in roman):

CHANGES IN EXISTING LAW MADE BY THE BILL, AS REPORTED

In compliance with clause 3(e) of rule XIII of the Rules of the House of Representatives, changes in existing law made by the bill, as reported, are shown as follows (existing law proposed to be omitted is enclosed in black brackets, new matter is printed in italics, and existing law in which no change is proposed is shown in roman):

SMALL BUSINESS ACT

* * * * *

SEC. 49. OFFICE OF NATIVE AMERICAN AFFAIRS.

(a) *DEFINITIONS.—In this section:*

(1) *ASSISTANT ADMINISTRATOR.—The term “Assistant Administrator” means the Assistant Administrator for Native American Affairs appointed under subsection (c).*

(2) *INDIAN TRIBE.—The term “Indian Tribe” has the meaning given the term “Indian tribe” in section 8(a)(13).*

(3) *NATIVE HAWAIIAN ORGANIZATION.—The term “Native Hawaiian Organization” has the meaning given the term in section 8(a)(15).*

(4) *OFFICE.—The term “Office” means the Office of Native American Affairs described in this section.*

(b) *ESTABLISHMENT.—*

(1) *IN GENERAL.—There is established within the Administration the Office of Native American Affairs, which shall be responsible for establishing a working relationship with Indian Tribes and Native Hawaiian Organizations by targeting programs of the Administration relating to entrepreneurial development, contracting, and capital access to—*

(A) establish or expand small business concerns owned and controlled by individuals who are members of Indian Tribes or Native Hawaiian Organizations; and

(B) promote economic development in Indian country (as defined in section 1151 of title 18, United States Code).

(2) *CONNECTION WITH OTHER PROGRAMS.—To the extent reasonable, the Office shall educate Indian Tribes and Native Hawaiian Organizations about programs administered by other Federal agencies related to the interests described in paragraph (1).*

(c) *ASSISTANT ADMINISTRATOR.—The Office shall be headed by an Assistant Administrator for Native American Affairs, who shall—*

(1) be appointed by and report to the Administrator;

(2) have knowledge of Native American cultures and experience providing culturally tailored small business development assistance to Native Americans;

(3) provide assistance to Indian Tribes and Native Hawaiian Organizations and small business concerns owned and controlled by individuals who are members of Indian Tribes or Native Hawaiian Organizations;

(4) formulate policies, and promote policies and existing programs, to better address the entrepreneurial, capital access, business development, and contracting needs of persons described in paragraph (3);

(5) collaborate with Associate Administrators within the Administration and officials of other Federal agencies to develop policies and plans to implement programs of the Administration to holistically address the needs described in paragraph (4);

(6) provide assistance, including grants, contracts, cooperative agreements, or other financial assistance, to Indian Tribes and Native Hawaiian Organizations, or to private nonprofit organizations governed by members of Indian Tribes or Native

Hawaiian Organizations that have the experience and capability to use the assistance to—

(A) deploy training, counseling, workshops, educational outreach, and supplier events; and

(B) access the entrepreneurial, capital, and contracting programs of the Administration;

(7) assist the Administrator in conducting, or conduct, Tribal consultation to solicit input and facilitate discussion of potential modifications to programs and procedures of the Administration; and

(8) recommend annual budgets for the Office.

(d) REPORT TO CONGRESS.—On an annual basis until the termination date, the Assistant Administrator shall submit to Congress a report on the effectiveness of the Office of Native American Affairs that includes the number of clients served in Tribal communities, the number of consultations conducted, and the number of trainings held in Tribal country.

(e) TERMINATION.—The authority under this section shall terminate 7 years after the date of the enactment of this section.

SEC. [49.] 50. All laws and parts of laws inconsistent with this Act are hereby repealed to the extent of such inconsistency.

XVIII. MINORITY VIEWS

In 2024, there were more than 3.4 million people who identified as American Indian and Alaska Native alone,¹ and in 2023, there are 574 federally recognized Indian tribes in the United States.² In terms of entrepreneurship, in 2023, Native American-owned businesses saw \$86 billion in sales, shipments, and revenue, and employed nearly 364,000 people.³ Congress created the Office of Native American Affairs (ONAA) at the Small Business Administration (SBA) to aid communities that represented some of the most underserved populations in our country at that time.

Over the years, the ONAA has worked to ensure American Indians, Alaska Natives, and Native Hawaiians seeking to start and grow small businesses have access to SBA's entrepreneurial development, lending, and procurement programs. The Office currently engages in numerous outreach activities, including tribal consultations, development and distribution of promotional materials, and participation in national economic development conferences. The Office also contracts with third-party vendors to provide workshops on business development and financial literacy, training webinars, incubator training, and online entrepreneurial classes.⁴

Statutorily authorizing the ONAA at the SBA will increase access to federal programs and services that support Native American entrepreneurs across the country and help Native Americans launch and grow small businesses, and in turn, promote economic development in their tribal communities. By affording ONAA the stature and authority it will allow the Office to work effectively on Indian Country's behalf within the SBA and with other Cabinet-level departments to better address the entrepreneurial, capital, and contracting needs of Tribes and Native businesses.

NYDIA M. VELÁZQUEZ,
Ranking Member.

○

¹U.S. CENSUS BUREAU, Table B0200: Race, (2025).

²U.S. CENSUS BUREAU, Facts for Features: American Indian and Alaska Native Heritage Month, (Nov. 2023), <https://www.census.gov/newsroom/facts-for-features/2023/aian-month.html>.

³U.S. CENSUS BUREAU (2023), Table AB00MYNESD01C: Statistics for Employer and Non-employer Firms by Industry and Race for the U.S., States, Metro Areas, Counties, and Places: 2023, <https://data.census.gov/table/ABS NESD2023.AB00MYNESD01C>.

⁴U.S. SMALL BUS. ADMIN., Office of Native American Affairs, <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-native-american-affairs>.