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MARKUP OF VARIOUS MEASURES

WEDNESDAY, MAY 20, 2026

HOUSE OF REPRESENTATIVES,
COMMITTEE ON SMALL BUSINESS,
Washington, DC.

The Committee met, pursuant to call, at 2:08 p.m., in Room 2360, Rayburn House Office Building, Hon. Roger Williams [chairman of the Committee] presiding.

Present: Representatives Williams, Stauber, Meuser, Van Duyne, Ellzey, Alford, Finstad, Wied, Bresnahan, Jack, King-Hinds, Schmidt, Patronis, Fuller, Velázquez, McGarvey, Scholten, McIver, Cisneros, Morrison, Latimer, Tran, Simon, Olszewski, and Goodlander.

Chairman WILLIAMS. The committee will now come to order. Without objection, the Chair is authorized to declare a recess of the committee at any time. As required by House rules, a copy of the legislative measures have been made available to Members and the public at least 24 hours in advance. Without objection, the committee will vote electronically in accordance with committee rules and regulations developed by the House Committee on rules and administration. I now recognize myself for opening remarks.

Good afternoon and welcome to everyone. Today we will mark up the important bills that support all businesses and reflect a consistent message that main street deserves a government that is transparent, accountable, and invested in its success. As Chairman, I am proud of the work this committee is doing to ensure that small businesses remain a key engine of the American economy, driving growth and opportunity to communities across the country. Together with the Ranking Member, my friend, we have continued to work on legislation that reflects our commitment to rooting out fraud, strengthening oversight of the SBA programs, and ensuring that small businesses have the tools and the resources they need to thrive.

Several of the bills we will consider today address accountability and transparency within the SBA. Among them are bills that would impose stronger reporting and budgeting requirements on the SBA's disaster loan program, strengthen reporting requirements on COVID-era loan fraud, and ensure the SBA certification programs are delivering for small businesses they were designed to serve. We also will consider legislation that ensures small businesses can fairly compete for federal contracts by codifying the Rule of Two, as well as legislation that examines impacts of federal antitrust agencies' enforcement decisions on the small business community too.

Rounding out today's markup are bills that modernize the SBA's lending practices by clarifying the flagship 7a loan program, covers technology and software investments, increasing oversight of the SBA's use of artificial intelligence, and examining the effectiveness of federal cyber resources for small businesses. As we continue to grow in a digital economy, we cannot let success to capital—or access to capital impair Main Street America. And finally, we will consider a bill to enhance awareness of healthcare coverage options through the SBA's existing outreach program.

Small businesses employ nearly half the American workforce and drive innovation coast to coast and all states in between. They deserve a federal government that works as hard as they do, and the committee has a responsibility to deliver on that. The legislation before us today is a direct reflection of that commitment, and I am proud of the bipartisan effort that has brought us to today's markup, and I look forward to working with my colleagues to advance meaningful legislation that empowers small businesses and strengthens the communities they serve. With that, I yield to my friend and the distinguished Ranking Member from New York, Ms. Velázquez, for her opening remarks.

Ms. VELAZQUEZ. Thank you, Mr. Chairman, for convening this markup today. Let me begin by thanking you for adding H.R. 2804, the Protecting Small Business Competition Act, to the agenda today. The Rule of Two is critical to preserving competition and allowing small business contractors to successfully enter, compete, and remain in the industrial base. H.R. 2804 is a priority for me, and I look forward to working with you to get it enacted into law before the end of the session.

I plan to lend my support to all but one bill, under consideration today. Five of the bills under consideration will arm our Committee with more information to oversee the SBA and ensure program integrity. I applaud Members for working together on these bills, which will increase reporting, improve accountability, and ensure policymakers have information to see how the agency is operating and serving entrepreneurs. On one hand, we have these bipartisan bills calling studies and reports, but on the other, we are doing very little to address the real concerns of small businesses.

President Trump's failed economic agenda is leaving small businesses with mounting anxiety, uncertainty, and economic pain. They're struggling with tariffs, higher borrowing costs, and surging food and gas prices. I want to make it clear that Democrats on this committee stand ready to conduct oversight of the SBA and work together to address the needs of small employers, entrepreneurs, and the communities they support. That is where our focus needs to be, delivering real results for small businesses. Thank you again, Mr. Williams. I yield back.

Chairman WILLIAMS. The gentlelady yields back. Does any other Member seek recognition for the purpose of making an opening statement?

All right, seeing none, we will move to the consideration of the first bill.

H.R. 4238

All right, the committee now moves to consideration of H.R. 4238, the Disaster Loan Accountability and Reform Act, introduced

by Representative Tim Moore from the great state of North Carolina, with Representative Goodlander as the committee co-lead. The clerk will report the bill.

The CLERK. H.R. 4238. A bill——

Chairman WILLIAMS. Without objection, H.R. 4238 is considered as read and open for amendment. I have an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 4238.

Chairman WILLIAMS. Without objection, the amendment will be considered as read and will serve as the base text for the purpose of further amendment. I now recognize myself for remarks as the—as on the bill and the amendment.

I would first like to thank our colleague Mr. Moore from the great state of North Carolina for introducing this bill. During the 2024 hurricane season, the SBA Disaster Loan Relief Program under the Biden administration exhausted its funding entirely for the first time since the program's inception. And this has forced a pause on new loan disbursements while thousands of Americans were actively recovering from Hurricanes Milton and Helene. Survivors across impacted communities were left waiting for help, not because help was unavailable, but because Biden's SBA failed to properly and timely notify Congress of a funding shortfall. And that's unacceptable, I think we all agree, and it cannot happen again.

So H.R. 4238, the Disaster Loan Accountability and Reform Act, responds directly to that catastrophe by strengthening oversight and transparency, improving budgeting requirements, and building greater accountability into the disaster lending process. This bill ensures the program can keep pace with the scale of modern disasters we see. It reflects our commitment to helping families, homeowners, and small businesses recover and rebuild, and it also gives Americans the confidence that when a disaster strikes their community, relief will be there. I urge my colleagues to vote yes on H.R. 4238 as amended, and I yield back.

I now recognize Representative Goodlander from the great state of New Hampshire to speak on the bill and the amendment.

Ms. GOODLANDER. Thank you, Mr. Chairman. Ranking Member Velázquez, thank you for your leadership. I am very proud to be leading our bipartisan Disaster Loan Accountability Reform Act alongside two great colleagues from the state of North Carolina, Tim Moore and Don Davis. Congressman Davis represents communities in eastern North Carolina that were among the hardest hit by Hurricane Helene. We saw in that moment what it looks like when our government falls short of our people when they need us most. And our bipartisan bill is an answer to those preventable failures.

So here is what happened. In 2024 disaster struck. Hurricane after hurricane made landfall across the United States. Communities were devastated. Families lost their homes. Small businesses, they watched their livelihoods wash away. And this was precisely the moment that the Small Business Administration's disaster loan program was made for, low-interest loans to help busi-

nesses reopen, to help homeowners rebuild, to give the American people a fighting chance. But on October 15th, 2024, right in the midst of this crisis, the SBA announced that its disaster loan account was empty, exhausted, gone. It couldn't approve new loans. It couldn't disburse money to people who were waiting. That lasted for more than 2 months while Congress scrambled to act. Two months for families sleeping in FEMA trailers, for small businesses who had just enough hope left to fill out an application and wait.

Now, here is the part I think for all of us who believe in accountability, and in this Committee I know we do, this lapse was not inevitable. It was not caused by some unprecedented force of nature or disaster beyond imagination. It was caused by preventable failures. I think the lesson of 2024 is simple. Disaster response cannot be opaque and reactive. It must be transparent and accountable. The SBA didn't meet its requirements, and by the time the authorizing committees found out that there was a problem, there was no time left to act. You know, in New Hampshire, we are not strangers to disasters. Severe flooding, nor'easters, ice storms that shut down roads and destroy infrastructure. Our farmers up in our Upper Valley, our producers up in our North Country, our growers in the Monadnock region, they face weather events that can wipe out literally generations of work.

When disaster strikes, SBA's disaster loans are often genuinely the first and only lifeline available. It is the difference between rebuilding and closing for good. So our bipartisan bill will make sure that America's small businesses, our family farmers, never have to face a moment where they're told, "We're sorry, we ran out of money, and nobody told Congress in time to fix it." So here is what our bill does. It requires the SBA to report monthly on the status of the disaster loan account, not when disaster has been declared, but continuously, so that here in Congress we always have current information. It requires the SBA to alert us here in Congress within 24 hours when the account falls below 10 percent of the 10-year average, and it requires separate budget line items so that we can see exactly what's being requested and, and why.

It also directs the Government Accountability Office to conduct two what I think are important studies that will examine administrative changes that were made to the disaster loan program in 2023 and 2024, changes that may have contributed to the faster than expected depletion of the account. We've got to understand what happened. We need the data. We need the accountability.

And there is one more provision I want to highlight in this bill. Until the SBA administrator submits the required monthly report to Congress, the administrator cannot engage in official travel. So this may sound like a small thing, but I think it is a meaningful accountability mechanism to be sure that we've got the information we need. This, at the end of the day, reporting what we learned in 2024, is not a bureaucratic box-checking exercise. It is a basic obligation of an executive branch agency to be accountable to the legislative branch and the people we represent. So I am very proud to be leading this bipartisan bill. I am really grateful for the work of all of our colleagues to make sure that when Americans need help in the midst and after a disaster, we are ready with funds in the account and with Congress fully informed. So I urge my col-

leagues to support the amendment in the nature of a substitute and the underlying bill. And with that, I yield back.

Chairman WILLIAMS. The gentlelady yields back. Are there any other Members who wish to be recognized for a statement on this bill?

I now recognize the Ranking Member to speak on the bill and the amendment.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman. I support H.R. 4238, the Disaster Loan Accountability and Reform Act, as amended. The SBA disaster loan program, which provides long-term, low-interest direct loans to homeowners, renters, small business owners, and nonprofits after declared disasters plays a critical role in the federal government's direct disaster response efforts. The SBA failed to properly alert Congress of its impending budget shortfall, which led to a lapse in program funding and a prolonged delay in much-needed relief to affected communities. While the SBA cannot effectively address our changing climate, it can do a better job at updating Congress about the status of the disaster loan account. That is why I support H.R. 4238, the Disaster Loan Accountability and Reform Act, or DLARA.

This bill requires common sense reporting from the SBA and transparency from the White House when they submit their annual budget request. It also requires the administrator to notify Congress when program funds run low and directs the GAO to study how past rulemaking has affected the speed of that process. This bill adds transparency to the process to ensure disaster-affected communities never have to face a lapse again. I thank all the sponsors, including Ms. Goodlander, Ms. King-Hinds, and Mr. Meuser, for their work.

This is a very important legislation. I know because I lived through Sandy in New York and Maria when it struck Puerto Rico. This is a very important disaster program, and it is one of the most important programs. You know, there is nothing more important than when natural disasters strike to immediately work to make families whole that are suffering. And even so many lost their lives. So thank you for the work that you've done in a bipartisan way.

Chairman WILLIAMS. The gentlelady yields back. Does anyone wish to offer an amendment?

Seeing none, the question now occurs on the adoption of the amendment in the nature of a substitute to H.R. 4238.

All in favor say aye.

All opposed say no.

In the opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 4238 is adopted.

The question now comes on ordering H.R. 4238 as amended to be reported favorably to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it. H.R. 4238 is agreed to.

Ms. KING-HINDS. Mr. Chairman, I request for a recorded vote.

Chairman WILLIAMS. A Member has asked for a recorded vote. A vote has been requested and a roll call vote is ordered. Pursuant

to Committee Rule 13 and House Rule 11, further proceedings on the bill are postponed.

H.R. 8897

The Committee now moves to the consideration of H.R. 8897, the Oversight and Transparency for Small Business Certifications Act of 2026, introduced by Representatives Olszewski and Wied. The clerk shall report the bill.

The CLERK. H.R. 8879, a bill to amend the Small Business——

Chairman WILLIAMS. Without objection, H.R. 8879 is considered as read and open for amendment. I now recognize Representative Olszewski from the great state of Maryland. For a statement on the bill.

Mr. OLSZWESKI. Thank you very much, Mr. Chairman, Ranking Member Velázquez, and to all of my colleagues here today. I want to begin by thanking Representative Wied for his partnership and his leadership on this important effort. I am proud to help lead this bipartisan bill because I believe that we can and we should always work harder to ensure that federal programs work efficiently for the American people. Congress created the three small business contracting programs this bill impacts; the Women-Owned Small Business Program, Historically Underutilized Business Zone Program, and the Service Disabled Veteran-Owned Small Business Program. These programs help our government recruit and retain quality small businesses while also leveling the playing field for them to enter, compete, and to have success in the federal market.

In the past years, each program has had its own online certification platform and designated staff within the SBA's Office of Government Contracting and Business Development. As a result, small businesses had far different certification experiences. For example, in 2023, service-disabled veterans seeking an SBA certification were served by 20 dedicated SBA staff and 54 contractors who processed their applications in about 3 weeks. The women-owned small business program applicants, however, were served by 8 SBA staff and 2 contractors, resulting in a backlog of roughly 7,000 applicants, with an average wait time of almost a year. Ensuring fairness and promoting efficiency for all small business owners is an overarching goal of all Members of this committee.

Our bill will require the SBA to provide greater detail in their budget justification documents regarding their certification processes, infrastructure, and timelines, as well as participants' backlogs and wait times for small business applicants. That will allow this committee to more effectively conduct oversight and to identify issues with the certification process and SBA portals in a more timely manner for American small business owners across this country. I urge my colleagues to support this legislation, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize Representative Wied from the great state of Wisconsin for a statement on the bill.

Mr. WIED. Thank you, Mr. Chairman. Our bipartisan legislation, H.R. 8879, the Oversight and Transparency for Small Business Certifications Act will require the SBA to report on the certifications and contract awards for its small business programs. SBA programs, including the Service Disabled Veteran-Owned Small

Businesses programs, are important to ensure all entrepreneurs are given a chance to succeed. By improving the transparency of programs like these, Congress can ensure that the appropriate measures are taken to certify or decertify firms to help root out waste, fraud and abuse. I am proud to co-lead this bill alongside my friend and colleague Representative Olszewski, and I encourage my colleagues to support this common-sense bipartisan legislation.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement on the bill? All right.

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I appreciate the work of my colleagues, Representatives Olszewski and Wied to move this bill forward. Our committee's ability to assist small businesses depends in part on our ability to conduct appropriate and effective oversight of SBA. Unfortunately, we do not always receive sufficient or timely responses to inquiries and what should be routine reporting is often delayed, sometimes past the point of relevancy. For example, under the previous administration, both Chairman Williams and I raised concerns about whether the committee had a full picture of the Unified Certification Platform's challenges, and I frequently heard from women-owned businesses about the backlog of WSB applications.

Currently, SBA is not forthcoming with any information. They do not respond to specific requests, nor provide regular reports and data that have been routinely provided in the past. This bill will ensure we have consistent information on one of the SBA's core missions: certifying small business federal contractors. Current and aspiring government contractors Already face challenges in the federal market. Unnecessary time or added hurdles, just to get a certification before they can even compete for contracting opportunities, should not be one of them. I urge my colleagues to vote yes, and I yield back my time.

Chairman WILLIAMS. The gentlelady yields back. Thank you.

I now recognize myself to speak in support of this legislation.

As the Trump administration continues to focus on government efficiency and eliminate waste, fraud, and abuse in the federal programs, Congress needs the necessary information about where these programs are succeeding and where they need improvement. H.R. 8879, the Oversight and Transportation—or Transparency for Small Business Certifications Act of 2026, requires the SBA to annually report to Congress on certification activities across the SBA's small business contracting programs. This bill would provide Congress with detailed information and certification granted or denied, of application processing times, and overall program participation. I urge my colleagues to vote yes on H.R. 8879, and I yield back.

Does anyone wish to offer an amendment? Seeing none, the question now occurs on ordering H.R. 8879 reported favorably to the House. All those in favor say aye.

All those opposed say no.

In the opinion of the Chair the ayes have it. H.R. 8879 is——

Mr. WIED. Mr. Chairman, I ask for a recorded vote.

Chairman WILLIAMS. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11 further proceedings on this bill are postponed.

H.R. 826

The committee now moves to consideration of H.R. 826, the COVID Fraud Transparency Act of 2025, introduced by Representative Latimer and Representative Bean, Representative Mfume, and myself, and the clerk will report the bill.

The CLERK. H.R. 826, a bill to require——

Chairman WILLIAMS. Without objection, the H.R. 826 is considered as read and open for amendment. I have an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 8——

Chairman WILLIAMS. Without objection the amendment will be considered as read and will serve as base text for the purpose of further amendment.

I now recognize myself for remarks on the bill and the amendment.

First, I would like to thank Representatives Latimer, Bean, and Mfume for introducing this bill with me last year. The SBOA IG estimates that roughly $200 billion in potentially fraudulent relief funds were discharged through COVID-19 relief programs. Earlier this year, the SBA under the Trump administration referred more than 562,000 suspected fraudulent loans totaling approximately $22 billion to Treasury for further action, and that is a disturbing amount to anyone.

Even the 5 years following the pandemic, we are still working to highlight the need for continued transparency and oversight of fraud investigations and recovery efforts. H.R. 826, the COVID Fraud Transparency Act of 2025, recognizes the importance of remaining responsive and informed as those cases continue to be investigated and resolved. By implementing more comprehensive reporting and oversight requirements, Congress can better understand the methods and categories of fraud that occurred during the pandemic, therefore strengthening safeguards to protect taxpayer dollars in future emergency relief programs. I urge my colleagues to vote yes on H.R. 826. I yield back.

I now recognize Mr. Latimer from the great state of New York to speak on the bill.

Mr. LATIMER. Thank you, Mr. Chairman, and I want to express my appreciation for your leadership on this bill, along with colleagues, Congress Members Bean and Mfume. This bill is a bipartisan effort to deal with the disbursement of SBA loan products, which we saw during the COVID-19 pandemic totaled $1.2 trillion in Economic Injury Disaster Loan and Paycheck Protection Program. Those are significant amounts of dollars that affected small businesses that were adversely impacted by the crisis. But as always, when there is any federal program, there are bad actors. And so the SBA Inspector General, in coordination with other federal agencies, has worked to investigate those cases of fraud and hold those bad actors accountable.

This Congress provides, in this bill, Inspector Generals with the funding and the resources necessary to combat fraud, and I am very proud to co-lead this with Chairman Williams and his leadership. This bill requires the SBA Inspector General to issue quarterly reports to Congress on the number of borrowers engaged, and that will help us detect the fraud factors. I encourage my colleagues to support this common-sense bipartisan bill, and once again, thank the Chairman and our Ranking Member Nydia Velázquez for their leadership in this moment. Mr. Chairman, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any other Members who wish to be recognized for a statement?

All right, seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I appreciate your efforts alongside Mr. Latimer to enhance reporting on pandemic fraud. The COVID Fraud Transparency Act will further enable this committee to carry out its oversight responsibilities effectively. During the global COVID-19 pandemic, the Small Business Administration stepped in and served as critical lifeline to small businesses. The SBA distributed more than $1.2 trillion in economic aid and executed 14 years of lending in 14 days. In an effort to disburse funds quickly, SBA weakened and removed its internal controls. Organized crime syndicates, transnational gangs, and other criminals exploitated these weakened controls and stole billions from the American people.

The legislation we are considering today will provide the Committee with better data. H.R. 826 will require the SBA Inspector General to send periodic reports to this Committee for the next 2 years with detailed information regarding the number of fraud cases and the types of fraud, as well as the number of cases that has been resolved. In closing, I want to underscore the importance of continued oversight and transparency as we work to safeguard taxpayer resources and strengthen accountability. The single most effective way to combat fraud is to provide full funding for the Inspector General, and so that he has the infrastructure he needs in order to conduct the type of oversight that is important and necessary. We don't know when the next pandemic will strike. We have to be ready, and we need to learn the lessons of the past. I urge my colleagues to support H.R. 826 as amended, and I yield back.

Chairman WILLIAMS. The gentlelady yields back, and thank you.

And does anyone wish to offer an amendment? Seeing none, the question now occurs on the adoption of the amendment in the nature of a substitute to H.R. 826.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 826 is adopted. The question now occurs on ordering H.R. 826's amendment to be reported favorably to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it, and H.R. 826 as amended is agreed to.

Mr. FULLER. Mr. Chairman, I ask for a recorded vote.

Chairman WILLIAMS. A Member asks for a recorded vote, and a recorded vote has been requested. A roll call vote is ordered. So pursuant to Committee Rule 13 and Rule 11, further proceedings on this bill are postponed.

H.R. 8880

The committee now moves to consideration of H.R. 8880, the Small Business Cybersecurity Assistance Evaluation Act of 2026, introduced by Representatives Simon and Bresnahan. The clerk will report the bill.

The CLERK. H.R. 8880, a bill to require——

Chairman WILLIAMS. Without objection H.R. 8880 is considered as read and open for amendment. I now recognize the fast-moving Ms. Simon from the great state of California to speak on this legislation.

Ms. SIMON. Well, thank you, Chair. I cannot believe I made it. Thank you also our Ranking Member Velázquez and, and thank you to Congressman, my colleague, Bresnahan for co-leading with me this extremely important, I would say critical, bipartisan effort. I am proud to speak in support of the Small Business Cybersecurity Assistance Act. Now, we know that small businesses are relying more and more on digital tools to reach customers and access capital. In fact, the United States Chamber of Commerce estimates that 99 percent of small businesses use at least one technology platform. And at the same time, cyber threats are becoming more sophisticated and damaging, especially for the smallest businesses that are most likely to not be able to recover from these attacks. From phishing to ransomware, these attacks to insurance fraud and data breaches, small businesses are increasingly being targeted by bad and criminal actors. For a small business owner, a single attack can mean not just lost revenue, but interrupted operations or even closure. We've seen this.

Our bill is simple. It would direct the Government Accountability Office to conduct a comprehensive assessment of the cybersecurity threats and vulnerabilities facing our small businesses. The GAO would also identify existing federal programs, initiatives, and capital resources available to help entrepreneurs prepare for and mitigate and defend themselves every single day against these attacks. Now, this bill is about ensuring that we have the best data available to craft effective policies that protect small businesses from these attacks. Small businesses drive innovation. They create jobs, I am speaking to the choir here, and support communities in every corner of this country. Especially as artificial intelligence continues to evolve we must make sure that small businesses are not left behind, that they are not vulnerable, that they are equipped and ready to defend themselves.

And I want to thank Chairman Williams and Ranking Member Velázquez for including this bill in today's markup and for their continued leadership on behalf of our country's small businesses. And I want to thank you, and I urge all of my colleagues to support our important legislation. And I yield back, sir.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize Mr. Bresnahan from the great state of Pennsylvania to speak on this legislation.

Mr. BRESNAHAN. Thank you, Mr. Chairman, and thank you to the Ranking Member. I rise today alongside Representative Simon in support of the Small Business Cybersecurity Assistance Evaluation Act of 2026. This bipartisan legislation directs the GAO to study the effectiveness of existing federal cybersecurity assistance resources available to small businesses and identify where improvements are needed. In the United States, small businesses are 210 percent more likely to experience cyber incidents compared to larger companies, a challenge Congress can no longer afford to overlook. By evaluating gaps in current federal programs, this bill will help ensure small businesses have better access to the tools, training, and resources they need to defend themselves against cyberattacks. As cyber threats continue to evolve, our support system for small businesses must evolve as well. I strongly urge my colleagues to support this legislation. Thank you, Mr. Chairman. I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I thank Representatives Simon and Bresnahan for their leadership on this important issue. According to the U.S. Chamber of Commerce, 99 percent of small businesses use at least one technology platform, with most using at least four. Yet only a quarter of small businesses use cybersecurity and malware detection tools. That is because small businesses lack the time, skills, and resources to adopt effective cybersecurity measures compared to their larger competitors. Cybercriminals are well aware of these vulnerabilities and exploit them at main street's expense. A single cyberattack could pose an existential threat to a small business.

The federal government has multiple cybersecurity resources for small businesses, but they are spread across agencies rather than provided by the expert in small business outreach, the SBA. The Small Business Cybersecurity Assistance Evaluation Act will direct the GAO to study and report to Congress the state of federal small business cybersecurity assistance and make recommendations to optimize their impact and use by main street entrepreneurs. I urge all colleagues to vote yes. With that, I yield back.

Chairman WILLIAMS. The gentlelady yields back. Thank you.

And I now recognize myself to speak in support of this legislation.

Small businesses are increasingly vulnerable to cybersecurity threats that negatively affect the business operations, profit margins, and reputation. From ransomware to fraud, bad actors have been targeting main street, and yet many businesses lack the resources necessary to defend themselves. Many federal agencies have cybersecurity assistance programs, tools, and resources for small businesses, but these efforts are often difficult to navigate, underutilized, or outdated, usually, and that is what H.R. 8880 aims to address. This bill will help expose where cybersecurity as-

sistance is lacking. H.R. 8880, the Small Business Cybersecurity Assistance Evaluation Act of 2026, directs the Government Accountability Office to evaluate the cyber-attacks threatening small businesses and the effectiveness of federal programs in preventing them.

Now, this bill would also require the GAO to evaluate the effectiveness, coordination, and awareness of existing federal cybersecurity assistance programs for small businesses. The legislation takes a practical approach by evaluating what works and what does not, ensuring the small businesses have the tools and information needed to protect themselves. So I urge my colleagues to vote yes on H.R. 8880, and I yield back.

Does anyone wish to offer an amendment? Seeing none, the question now occurs on ordering H.R. 8880 reported favorably to the House. All in favor say aye.

All opposed say no.

In the opinion of the Chair, the ayes have it, and H.R. 8880 is——

Mr. BRESNAHAN. Mr. Chairman.

Chairman WILLIAMS. Yes, sir. What purpose do you seek?

Mr. BRESNAHAN. I ask for a recorded vote.

Chairman WILLIAMS. A Member has asked for a recorded vote, and a recorded vote has been requested. A roll call vote is ordered, and pursuant to Committee Rule 13 and House Rule 11, further proceedings on this bill are postponed.

H.R. 8881

The committee now moves to consideration of H.R. 8881, the SBA AI Utilization Act of 2026, introduced by Representatives Finstad and Latimer. The clerk will report the bill.

The CLERK. H.R. 8881, a bill to amend——

Chairman WILLIAMS. Without objection, H.R. 8881 is considered as read and open for amendment.

I now recognize Mr. Finstad from the great state of Minnesota to speak on this legislation.

Mr. FINSTAD. Thank you, Chairman Williams. I am happy to speak today in support of my bill, the SBA Artificial Intelligence Utilization Act. I also serve on the Ag Committee, and AI on the Ag Committee means something very different. So I am going to make sure I have my talking points right here for the SBA. The artificial intelligence and machine learning continue to revolutionize the way businesses conduct themselves, and it is important that the federal government, including the Small Business Administration, look into the benefits that can be gained from incorporating these technologies. There is an opportunity here. AI could be a useful tool for the SBA to improve its information processing capabilities, ease its administration, and better assist the entrepreneurs and small businesses of America.

However, like any new technology, it raises questions about transparency, reliability, oversight, and risk. This bill will simply mandate that the SBA report to Congress annually about the use of AI and machine learning by the SBA. What benefits or risks may result from this technology, and how the SBA assesses the appropriateness, effectiveness, and the value of using these technologies. This is a common-sense oversight measure. It does not

mandate the use of AI, nor does it prohibit innovation. Instead, it ensures Congress has the visibility into these new tools that are being used and whether they are helping the SBA better fulfill its mission for small businesses.

As technology evolves, Congress has the responsibility to ensure federal agencies are using it responsibly, transparently, and effectively. This is a bipartisan bill, and I want to thank Congressman Latimer for his work on this. I appreciate the committee's consideration of this bill, and I urge my colleagues to support it. I yield back.

Chairman WILLIAMS. I now recognize Mr. Latimer from the great state of New York, to speak on this legislation.

Mr. LATIMER. Thank you, Mr. Chairman, and thank you, Congressman Finstad, for your leadership on this bill. It is a bipartisan, common-sense bill. It reflects that we as a nation are dealing with the growth of AI with potential uses that carry great benefit, potential benefit, and great potential risks. And there is questions of accuracy and data privacy that affect all of us across the aisle, on both sides of the aisle. I am pleased to co-lead this bill with Congressman Finstad under the leadership of Chairman Williams, and then also Ranking individual, Nydia Velázquez.

This bill directs SBA to report on the steps the agency can take to identify and manage the benefits and risks posed by these AI use cases. And we think this is an important step for our small businesses. I support the bill. I hope we all will support the bill. And Mr. Chairman, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any of the Members who wish to be recognized for a statement? All right.

Seeing none, I would like to recognize the Ranking Member to speak on this bill.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman. I commend Representatives Finstad and Latimer for their leadership on this bill. In October of 2023, New York City launched a first-of-its-kind artificial intelligence chatbot. It was meant to answer the questions of entrepreneurs about opening small businesses, local small business services, regulatory compliance, and business planning and strategy. On day one, I spotted issues with the accuracy of the chatbot's outputs and its ability to answer questions. In response, I led a letter to the White House urging the consideration of common sense safeguards in any AI tool used by the federal agencies. Mr. Chairman, I ask unanimous consent to insert the letter into the record.

Chairman WILLIAMS. So agreed.

Ms. VELÁZQUEZ. According to an investigation by a local news outlet, my concerns were very real. The investigation determined that the chatbot was consistently hallucinating and encouraging small business owners to break laws and regulations, which led it to be shut down.

AI has the incredible potential to revolutionize the way the government works, but it also holds incredible risk. As the committee overseeing the SBA, we have a duty to ensure the agency considers and uses these tools responsibly and effectively. This bill directs the SBA to report annually on its AI use, the benefits and risks,

and effective risk mitigation measures. With that, I urge all colleagues to vote yes, and I yield back.

Chairman WILLIAMS. Thank you. I now recognize myself to speak on the bill. Businesses across the country adopting artificial intelligence, which is reshaping how they operate, detect fraud, improve customer service, and process information. And there is no reason why the SBA cannot also benefit from these efficiencies. In the SBA artificial—The Artificial Intelligence Utilization Act of 2026 is a forward-looking bill introduced by my colleagues Representative Finstad and Latimer. H.R. 8881 requires the SBA's report on how it is using AI to modernize its technology and improve operations.

As the federal government works to prevent fraud in taxpayer dollars, AI tools can help the SBA better identify suspicious activity, detect improper payments, and strengthen oversight of the agency programs. By reporting the SBA's use of artificial intelligence, this bill will help promote a smarter, more efficient government while supporting innovation, protecting taxpayers' dollars, and improving services for Main Street America. So I urge my colleagues to vote yes on H.R. 8881. I yield back.

Does anyone wish to offer an amendment? Seeing none, the question now occurs on ordering H.R. 8881 reported favorably to the House. All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it, and H.R. 80——

Mr. FINSTAD. Mr. Chair?

Chairman WILLIAMS. Yes, sir?

Mr. FINSTAD. I would ask for a recorded vote.

Chairman WILLIAMS. All right, a Member has asked for a recorded vote. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11, further proceedings on this bill now are postponed.

H.R. 8882

The committee now moves to consideration of H.R. 8882, the Main Street Competes Act, introduced by Representatives Scholten and Schmidt. The clerk will report the bill.

The CLERK. H.R. 8882, a bill to amend——

Chairman WILLIAMS. Without objection, H.R. 8882 is considered as read and open for amendment.

I now recognize Ms. Scholten from the great state of Michigan to speak on this legislation.

Ms. SCHOLTEN. Thank you so much, Mr. Chairman. I am so thrilled to speak in support of my bill, the Main Street Competes Act. While small businesses are the true powerhouses of our economy, they're often left to compete against a handful of large corporations. Without a level playing field, this can lead to higher prices for consumers and small businesses alike. Not to mention an increase in predatory pricing and other exclusionary practices. When industry consolidation goes too far, innovation is stifled, and markets become difficult for small businesses to enter. The price we all pay for unfair monopolistic conduct is real and it needs to be addressed.

My bill would do just that by directing the SBA's Office of Advocacy to work with the FTC and the Department of Justice to exam-

ine the gaps in our antitrust laws. Our Office of Advocacy is main street's voice within the federal government, and it is only right that they're in lockstep with our nation's top antitrust enforcement agencies. This bill will not only enhance collaboration between these agencies on behalf of small businesses, it will also require advocacy to submit a report to Congress detailing antitrust violations reported by small businesses. By ensuring main street has a seat at the table, we can build an economy that creates opportunity for everyone. I want to thank my colleague, Representative Schmidt, for working with me on this legislation. I strongly urge my colleagues to support this bill.

Chairman WILLIAMS. The gentlelady yields back. I now recognize Mr. Schmidt from the great state of Kansas to speak on this legislation.

Mr. SCHMIDT. Thank you, Mr. Chairman, and I want to thank my colleague for her longstanding leadership on this issue. I am glad to join in this bipartisan effort this year. The only thing I would add to the conversation, I worked a little bit on the antitrust enforcement side, both under state law and also under federal law, and one of the things that's challenging is that these investigations and enforcement actions, when appropriate, they can be very resource-intensive. And historically, they are focused very much consumer-focused matters. We don't want them to be less consumer-focused. But we do want to recognize that small businesses are a critical player who have a stake in the outcome of antitrust enforcement and investigation decisions and in the deployment of scarce resources in those actions.

And the reporting requirements in this bill will ensure that small business has a voice at the table and that this committee and our colleagues have the information that we need to make appropriate policy judgments to be sure that those marketplaces that benefit all of us when they're competitive are properly served from the vantage point of small business, as well as the vantage point of consumers, and the vantage point of overall public policy and structured markets. So I want to thank my colleague for her work on this. Thank you, Mr. Chairman, for scheduling this, and I encourage all of our colleagues to support this measure. I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement?

Ms. GOODLANDER. Mr. Chairman, if I may?

Chairman WILLIAMS. Yes, ma'am.

Ms. GOODLANDER. I want to just say, I want to say that I strongly support this bill. I am really grateful to my colleagues for their leadership on it. As someone who came to this committee from the Department of Justice, where my job was to enforce our federal antitrust laws, this piece of legislation is near and dear to my heart. What I saw on the front lines of the fight to enforce these laws, which for far too long have not been enforced, is consolidation like never before across our economy.

We see it from the big ag corporations who are screwing family farmers, the mega-merge grocery chains that are squeezing family-owned independent grocers. I just sat with many of them a few minutes ago before this hearing. We see what consolidation is doing. And I am a proud capitalist, but I am a capitalist who really

believes that capitalism without competition is not capitalism. It is a form of exploitation that is making business impossible for our small businesses. So this, this is a common-sense bill that really will fill gaps. I wish that this bill had been law when I served in the Justice Department, because when you're in the federal executive branch, you can often be far too removed from the communities who you're proud to serve.

And this is going to create the connective tissue that we need between Congress and our antitrust enforcers, and ultimately the connective tissue and the information flow that we need from small businesses who are on the front lines of this fight. So I thank my colleagues for their leadership on this bipartisan bill, and I urge all of our colleagues to support this. Thank you, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Are there any other Members who wish to be recognized for a statement? All right, seeing none, I would like to recognize the Ranking Member to speak on this bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. For the last half century, agencies tasked with maintaining a competitive environment and a level playing field have neglected to enforce the laws on the books. As a result, our economy has grown increasingly consolidated. One study has found that 75 percent of industry have become more concentrated since the mid-1990s. Firms who garner market power often use that power against their competitors in the form of anti-competitive practices like price discrimination or self-preferencing. These practices increase the barrier to entry for small firms or use their software as a digital tool for accessing markets.

The SBA is a critical part of our nation's pro-competition toolkit, supporting small business creation and growth, but it cannot bolster small businesses alone. Strong antitrust enforcement has a real role to play in protecting a level playing field for small businesses. This bill makes perfect use of our Office of Advocacy, asking it to monitor the actions of other agencies and how their actions affect small businesses while leveraging their economic analysis to help Congress understand the structural issues small firms face when competing in the market and developing recommendations for how we can address those issues. I want to thank Representatives Scholten and Schmidt for their work on this bill. I encourage a yes vote, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Thank you.

And I now recognize myself to speak on this bill.

Competition is a key tenant of capitalism. It allows consumers to choose with dollars between their business that will offer the best product, price, or service. Without appropriate competition, innovation in the U.S. economy will suffer. And H.R. 8882, the Main Street Competes Act, aligns with the SBA's mission to preserve free competitive enterprise and strengthen the small—the overall economy of our nation by requiring the Department of Justice and the Federal Trade Commission to provide data on the SBA Office of Advocacy on antitrust complaints, investigations, and enforcement actions involving small business.

It also detects advocacy to evaluate these trends and provide recommendations to Congress on ways to improve competition and address harmful anti-competitive conduct. This bill takes a targeted,

data-driven approach to better understand those competitive pressures and determine whether current antitrust enforcement efforts adequately protect small businesses. So this bill will ensure that policymakers have the information they need to support a competitive marketplace for main street businesses can grow and can succeed. So I urge my colleagues to vote yes on H.R. 8882, and I yield back.

Now, does anyone wish to offer an amendment? All right seeing none, the question now occurs in ordering H.R. 8882 reported favorably to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it.

And each Member will seek recognition.

What is it?

Mr. SCHMIDT. Mr. Chairman, I would request a recorded vote.

Chairman WILLIAMS. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11, further proceedings on this bill now are postponed.

H.R. 915

The committee now moves to consideration of H.R. 915, the Small Business Technical Act of 2025, introduced by Representatives Alford, Lee, and Mrvan, with Representative McGarvey as the committee co-lead. The clerk will report the bill.

The CLERK. H.R. 915, a bill to authorize——

Chairman WILLIAMS. Without objection, H.R. 915 is considered as read and open for amendment.

I now recognize Mr. Alford from the great state of Missouri to speak on this legislation.

Mr. ALFORD. Well, thank you, Mr. Chair and Ranking Member. Thank you for excusing my absence from most of this. We've been across the hall in Appropriations Markup. This bill is very important to me. Small businesses are the backbone of our economy. They create jobs, they strengthen local communities, and drive innovation across this country. But in today's economy, a small business cannot compete without access to modern technology and digital tools. Whether it is cloud-based accounting software, payroll systems, cybersecurity protections, inventory management platforms, or emerging AI tools, technology is no longer a luxury for small businesses.

It is essential to ensuring that main street keeps up with Wall Street. Unfortunately, Mr. Chairman, under the SBA's flagship 7a loan program, there have been unnecessary ambiguity surrounding whether these types of tools qualify as eligible business expenses. And that uncertainty creates confusion for lenders and limits access to capital for entrepreneurs simply trying to modernize their operations. While I am grateful that Administrator Loeffler quickly amended the SBA standard operation procedure to add clarity to these products that are allowed, it is still important for Congress to do our job and to make sure that such clarity is done with the force of law.

The Small Business Technological Advancement Act provides a simple, common-sense fix. Our legislation clarifies that SBA 7a loans may be used for business software, cloud computing services,

and other technologies that facilitate business operations, including tools powered by artificial intelligence. This bill does not create a new program, and it does not increase the size or scope of the 7a program. It simply updates SBA policy to reflect the realities of today's economy. And it gives small businesses the certainty they need to invest in the tools required to grow and to compete.

You know, for many main street businesses, technology adoption can mean the difference between expanding or falling behind. A small manufacturer may need software to improve logistics and inventory tracking. A local retailer may rely on cloud-based payment processing and cybersecurity tools. These are practical investments that help small businesses operate smarter and compete with larger firms that already have access to these resources.

Quite simply, at the end of the day, this bill is about making sure that America's small businesses are not left behind in an increasingly digital economy. And if we want small businesses to succeed, which we all do here, to create jobs, to remain competitive, we need to make sure that federal programs keep pace with modern business practices.

So, Mr. Chairman, I urge my colleagues to support this bipartisan legislation, and I look forward to continuing to work with this committee to advance it. Thank you so much, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize Mr. McGarvey from the great state of Kentucky to speak on this legislation.

Mr. MCGARVEY. Thank you, Mr. Chairman. Thank you, Mr. Chairman, Ranking Member Velázquez, for including your this bill and for your support in this markup. You know, look, a lot has changed in the last 25 years. My kids have never seen a phone book. In fact, when they come here, one of the things they like to do is see the phones that are still in the cloakroom because they're not used to seeing a landline either. We can't pretend that technology is, is going to take over how we operate our businesses. Technology has taken over and changed how we operate our businesses. And what we have to do is make sure that the rules and regulations keep up with that technology.

That's why I am proud to work with my friend Congressman Alford from the great state of Missouri on this smart piece of legislation. The Small Business Technological Act, it is just a commonsense step towards ensuring that small businesses are able to take on modern day problems with modern day solutions. This bipartisan bill clarifies that small businesses may continue to use 7a loans to finance business software, cloud computing services, and other technologies that support their day-to-day operations.

And I say continue because we want to make sure they can continue to do this because this works. We have seen how successful making technological programming an eligible use of funds in the 7a program has been, and I fully support this bill giving small businesses the certainty they need to continue doing so. Small businesses are the backbone of the American economy. If we want them to stay that way, then we are going to have to make sure we are doing what we can to put them in a position to succeed. This bill continues to do that. It is why I support it. I encourage my colleagues to support it, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any other Members who wish to be recognized for a statement?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I just want to thank Representative Alford, McGarvey, and Lee for their work on this matter and send a message to the financial institutions that partner with SBA and SBA that the intent is clear. The 7a loans can be used to finance digital tools. And with this change, it is my hope we will track an increase in its usage regarding digital tools. So I urge my colleagues to support this bill, and I yield back.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize myself to speak on the bill.

I would like to thank my friend Representative Alford for introducing this bill earlier this Congress. From inventory and payroll to customer service and payment processing, modern business software is essential to the daily operation of main street businesses across this country. And H.R. 915, the Small Business Technology Act of 2025, provides an incredibly important clarification and removes any ambiguity by explicitly permitting small businesses to use SBA 7a loans to purchase and upgrade technology systems and business software, including those that utilize artificial intelligence to support their daily operations. This vital step to allow small business to fully utilize the SBA's flagship 7a loan program is another way to make sure that main street does not get left behind. This common-sense clarification will provide main street with financing needed to operate, modernize, and compete in the modern economy. So I urge my colleagues to vote yes on H.R. 915, and I yield back.

Now, does anyone wish to offer an amendment? All right, seeing none, the question now occurs on ordering H.R. 915 reported favorably to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it, and H.R. 915 is agreed to.

Mr. ALFORD. Mr. Chairman?

Chairman WILLIAMS. Member seeks recognition. For what purpose?

Mr. ALFORD. I ask for a recorded vote, please.

Chairman WILLIAMS. A recorded vote has been requested. A roll call vote is ordered.

Pursuant to Committee Rule 13 and House Rule 11 further proceedings on this bill are postponed.

H.R. 2804

The committee now moves to consideration of H.R. 2804, the Protecting Small Business Competitions Act 2025, led by the Ranking Member and myself. And the clerk will report the bill.

The CLERK. H.R. 2804, a bill to amend——

Chairman WILLIAMS. Without objection H.R. 2804 is considered as read and open for amendment. The bill's sponsor, Ranking Member Velázquez, has an amendment in the nature of a substitute at

the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 2——

Chairman WILLIAMS. Without objection, the amendment will be considered read and will serve as the base text for the purpose of further amendment.

I now recognize the Ranking Member to speak on her legislation and the amendment.

Ms. VELÁZQUEZ. Thank you, Chairman Williams. I appreciate your work to reach an agreement on this bill, and thank you to Representative Cisneros and Chairman Williams for your support and efforts to move it forward. When the administration began a review of the government's procurements regulations last year, retaining and codifying a critical small business requirement known as the Rule of Two became a top priority. The Rule of Two is the foundation for small business participation in the industrial base. It is simple and effective. A contract must be set aside for a small business only competition if there is an expectation that small businesses will bid and can do the work.

This long-established policy was put in place in recognition that if small firms were required to compete against large corporations it would be unlikely they will ever win a contract. With the Rule of Two in place, well over $100 billion is awarded annually to small businesses through contracts set aside for small business competitions. In fiscal year 2024 alone, $72 billion was awarded through general small business set-asides. That does not include contracts awarded through one of SBA procurement programs, which my legislation protects and enables.

I want to be clear about why we need to pass my bill and what it does and doesn't do. Small government contractors face an increasingly hostile federal marketplace. As consolidation puts more opportunities out of reach for small firms, we need to have policies in place to ensure contracts that can be performed by small businesses are actually awarded to small businesses. The Protecting Small Business Competition Act retains one of these key policies and puts into law a current regulatory requirement. It does not expand the Rule of Two past its current application. We do not require all contracts to be awarded based on competition or override mandatory sourcing, contracting officer discretion, choice of vehicle, and so forth. We are preserving the CAM process that triggers small business competition. That is why there is strong support among the small business community. Hundreds of firms and organizations are urging support for my bill, and I ask unanimous consent to insert letters into the record, Mr. Chairman.

Chairman WILLIAMS. So moved.

Ms. VELÁZQUEZ. When it was clear the Rule of Two was in jeopardy last year, the small business community rallied, made their voices heard, and secured its extension. We need to do our jobs now and codify it. I urge all my colleagues to vote yes, and I yield back.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize myself to speak on this bill.

For decades, the Rule of Two has been one of the most important safeguards to ensure small businesses can fairly compete in the federal marketplace and the industrial base. And for so many small businesses, especially service-disabled veterans, these contracting opportunities are critical to creating jobs, growing their business, and continuing their service to their country.

H.R. 2804, the Protecting Small Business Competitions Act, as amended, is a bipartisan bill that codifies the Rule of Two into law. To be clear, the Rule of Two was implemented in regulation over 40 years ago, and this bill does not change the current procurement process. This is an important point that I really want to, to highlight. And the Trump administration reaffirmed the importance of this policy for small businesses by preserving the Rule of Two in the revolutionary FAR overhaul, by restoring certainty back to small businesses that rely on it most. This bill guarantees that contracts above the simplified acquisition threshold must be set aside for small businesses whenever a contracting officer expects at least 2 qualified small businesses to compete.

This bill, as amended, mirrors the administration's effort to restore predictability for small businesses competing in the federal marketplace and reserve opportunities for main street job creators, innovators, and veteran entrepreneurs. So over 340 small businesses and associations, including veterans and tribes, support this legislation. So as we move this bill to the House floor, I am committed to working alongside the Ranking Member and all federal contractors to strengthen opportunities that small businesses will have, ensuring outside organizations are not unintentionally impacted by this policy.

Now I would like to thank the Ranking Member for working with me on this bill, and that to protect small business success. I urge my colleagues to vote yes on H.R. 2804, and I yield back.

Are there any other Members who wish to be recognized for a statement?

Mr. CISNEROS. Mr. Chairman, I wish to be recognized.

Chairman WILLIAMS. I now recognize Mr. Cisneros to speak on this bill and the amendment.

Mr. CISNEROS. Thank you, Mr. Chairman. And I am proud to stand with you and Ranking Member Velázquez and hundreds of small businesses and stakeholder groups across the country to safeguard small businesses and protect the right to compete for government contracts. I applaud the leadership and persistence of the Ranking Member towards codifying the Rule of Two.

The Rule of Two gives small businesses a fighting chance and prevents large corporations from boxing them out of competition. At a time when our industrial base is shrinking, it is exactly the type of bipartisanship that our small businesses need from Congress to support the continued access and entry into the federal market and to compete for federal contracts. We heard as much at our contracting and infrastructure subcommittee hearing, where one of the witnesses put it bluntly: It has been such a priority for our small businesses that I had to ask the SBA administrator about it the only time she joined our full committee nearly a year ago. The advocacy of the small business community helped retain the Rule of Two in the recent overhaul to the Federal Acquisition

Regulations. However, there is a 4-year sunset provision that makes the future retention of the Rule of Two less secure. That is why I urge my colleagues to support H.R. 2804 and codifying the Rule of Two. I yield back.

Chairman WILLIAMS. Are there any other Members who wish to be recognized for a statement? All right. Does anyone wish to offer an amendment to the amendment in the nature of a substitute?

Seeing none, the question now occurs on the adoption of the amendment in the nature of a substitute to H.R. 2804. All those in favor say aye. All those opposed say no. In the opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 2804 is adopted.

The question now occurs on ordering H.R. 2804 as amended to be reported favorably to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it.

Mr. STAUBER. Mr. Chair?

Chairman WILLIAMS. The Member will seek recognition for what purpose?

Mr. STAUBER. I ask for a recorded vote.

Chairman WILLIAMS. Ask for a recorded vote. A recorded vote has been requested and a roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11, further proceedings on this bill are now postponed.

H.R. 5498

Chairman WILLIAMS. The committee now moves to consideration of H.R. 5498, the Small Business Health Options Awareness Act of 2024, introduced by Representatives Van Duyne, Tenny, and Hern, and the clerk will report the bill.

The CLERK. H.R. 5498, a bill to require——

Chairman WILLIAMS. Without objection H.R. 5498 is considered as read and open for amendment. The bill sponsor, Ms. Van Duyne, has an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 54——

Chairman WILLIAMS. Without objection the amendment will be considered as read and will serve as to the base text for the purpose of further amendment. I now recognize Ms. Van Duyne to speak on her legislation and the amendment.

Ms. VAN DUYNE. Thank you very much, Mr. Chair. Small businesses drive innovation and they create jobs and they strengthen communities across the country, but too often they're forced to navigate a confusing and expensive healthcare system without clear information about all of the options that are available to them. In North Texas, I regularly hear from small business owners who want to provide quality health coverage for their employees, but they simply don't have the time or resources to sort through every possible option while also trying to keep their businesses running. And that's why the Trump administration's creation of In-

dividual Coverage Health Reimbursement Arrangements, or ICHRAs, was such an important step forward.

ICHRAs give employers a flexible, tax-advantaged way to help employees purchase the health coverage that works best for them and their families. They reduce administrative burden on employers, they expand choice for workers, and they create a more modern and affordable approach to employer-sponsored coverage. The problem is not that they don't work. The problem is that many small business owners don't even know that they exist. So my bill, the Small Business Health Options Awareness Act, is a commonsense effort to fix that problem by ensuring that the Small Business Administration actively shares information about ICHRAs through its district offices, its small business development centers, websites, social media, and other outreach tools already used to communicate with job creators across the country.

This legislation does not create a new program or a mandate or a bureaucracy. It simply ensures that small businesses have access to information about an option that could help them provide more affordable and flexible health benefits to their employees. I hope my colleagues on both sides of the aisle can agree that small businesses deserve to know all the tools that are available to help them compete and grow and support their workers. And I urge support for this legislation, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Are there any other Members who wish to be recognized for a statement?

Seeing none, I would like to recognize the Ranking Member to speak on the bill and speak on the amendment.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. Well, I agree with my colleagues that it is important to provide more information to small businesses so that they can better meet the healthcare needs of their workers. I unfortunately cannot support this legislation for a number of reasons. First, the bill would require the SBA and the SBDCs to distribute materials only on individual coverage health reimbursement accounts, often referred to as ICHRAs. Over half of all Affordable Care Act marketplace enrollees are small business owners, employees, or self-employed. By directing the SBA to provide information only on ICHRA without requiring information on the ACA Marketplace creates a significant gap in the guidance available to small businesses.

Many employers rely on the SBA and SBDC as a trusted resource and presenting only one option risks limiting their understanding of the full range of choices. To make informed decisions, small businesses need a complete overview of all options available to them. With that said, ICHRAs need fixing to truly offer quality health care. ICHRAs can be used by employers to discriminate against certain classes of workers by shifting older or sicker employees, for example, into the individual marketplace, which in turn raises premiums and increases overall risks.

A Brookings Institution analysis found that allowing employers to offer ICHRAs alone with a group health plan could increase premiums anywhere from 16 to 93 percent. And if an employee is offered an ICHRA, they are not eligible for subsidized marketplace coverage unless their share of the premium is less than 10 percent.

For many low-wage workers, they will be better off without an ICHRA.

Put simply, it doesn't make sense. And even more baffling, This bill forces SBDCs to spread the word while the President's budget eliminates their funding and SBA refuses to pay them on time for services rendered. The Colorado SBDC hasn't received their first quarter payment of $742,000, which is typically awarded in early February. Because of the delays, services have been cut, employees may be furloughed, and centers may close. Relying on SBDCs when they are being cut shows a clear lack of understanding of the entire situation at hand. Instead of pushing a partisan devices bill, we should be working together to conduct oversight of the SBA and ensure our resource partners are getting paid on time for the counseling services they provide. We can also work together to offer a comprehensive slate of healthcare information to ensure employers and the workers can make informed decisions. To truly help with the affordability crisis, every option should be provided to businesses because doing so could mean the very survival of the operation, and doing so should be a shared priority. Unfortunately, this is not the case.

Instead, the Trump administration is bilking taxpayers to bankroll a billion-dollar ballroom. And rather than lowering costs and making life better for small businesses, the Trump administration is making life harder and more expensive. They have ripped healthcare from millions, cut food assistance for kids, veterans, and seniors, and raised prices on everything from groceries to utilities. And let's not get started on the price of gas. Republican policies spike premiums during an ongoing affordability crisis, rip health coverage away from millions of Americans, to pay for tax cuts for the rich. And this, this is your plan for healthcare? The bottom line: this is a messaging bill that won't accomplish anything. The SBA already has the authority to do it if it chooses. In reality, it is just an opportunity for Members to talk about healthcare and give the appearance of taking action. I urge my colleagues to vote no. I now yield back.

Chairman WILLIAMS. The gentlelady yields back.

I thank you, and I now recognize myself to speak on the bill and the amendment.

One of the biggest challenges facing small business today is the rising cost of providing employee healthcare benefits. In the first Trump administration, individual coverage health reimbursement arrangements, known as ICHRAs, were made available to employers to offer flexible tax-advantaged health insurance coverage by allowing them to reimburse employees for the cost of premiums for their individual health coverage. Offering flexible, affordable healthcare insurance plans will increase the attraction of small businesses when competing with larger companies for talent. And even at the state level, lawmakers today are incentivizing small businesses to adopt ICHRAs.

H.R. 5498, the Small Business Health Options Awareness Act, is a common-sense bill that enhances the Trump administration's efforts to expand affordable healthcare options to small businesses by leveraging existing outreach programs to educate small business on how ICHRAs offer competitive health benefits. This bill supports

the administration's efforts to increase affordability in all sectors by giving employees of small businesses affordable healthcare options. I urge my colleagues to vote yes on H.R. 5498 as amended, and I yield back.

Does anyone wish to offer an amendment to the amendment on the nature of a substitute?

Ms. SCHOLTEN. I do, Mr. Chairman.

Chairman WILLIAMS. For what purpose does the gentlelady seek recognition?

Ms. SCHOLTEN. I have an amendment at the desk.

Chairman WILLIAMS. There is an amendment at the desk. We will briefly pause while staff distribute the amendment. Okay, the clerk will report the amendment.

The CLERK. Amendment to the amendment in the nature of a substitute to H.R. 54——

Chairman WILLIAMS. Without objection the amendment is considered as read. I now recognize Ms. Scholten from the great state of Michigan for 5 minutes on the amendment.

Ms. SCHOLTEN. Mr. Chairman, thank you so much. I couldn't agree more with your statements. Back home in Michigan too, the number one thing that I hear about when visiting from small businesses is their deep concerns over the costs of healthcare, especially employee-provided healthcare. Finding the right health insurance can be incredibly complicated. Having the wrong health insurance is costly. Small businesses should have access to every tool, every option available to them and their employees so that there is no question that the Small Business Administration should be playing a role in educating business owners about their coverage. I like this idea.

However, the approach taken in H.R. 5498, the Small Business Health Options Awareness Act, emphasis on options is incomplete. The bill would require the SBA to provide information on one and only one healthcare option: the Individual Coverage Health Reimbursement Accounts, or ICHRAs. Through ICHRAs, employers can reimburse their employees for qualified healthcare costs. While this option may be useful for some employers, it is by no means a silver bullet to the larger problem within our healthcare system.

For example, some individuals who, who may qualify for ICHRAs would be ineligible for other healthcare coverage such as the Affordable Care Act premium tax credits. By requiring the SBA to inform entrepreneurs about this option at the expense of other coverage plans, this bill pushes a program that won't work for many entrepreneurs. As a Member of this committee, we are all too familiar with the pitfalls of a one-size-fits-all approach, and we should be wary of legislation like this that stands no chance of addressing the diverse challenges that small businesses face.

So let's, let's do it. Let's have the SBA inform small business owners of their options, all their options, when it comes to healthcare. And if this program is the best, if it is one that all the employers want to choose, then there would be no problem. We'll see how great it is and undoubtedly how many will choose it. My amendment is simple. It would require the SBA to share information on healthcare options in general without putting one particular plan over the other. It is because our business owners de-

serve options that work best for their unique needs. And I think we all hear from businesses in our district that are struggling to care for their workers and sustain this operation.

So let's focus our efforts on giving our small businesses the flexibility and the options the information that they need to choose what's best for them. I urge my colleagues to support this amendment, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Is there further debate on the amendment?

Ms. Van Duyne, recognized for 5 minutes.

Ms. VAN DUYNE. I very much appreciate that. Again, you know, the amendment that is being put on the table basically guts my original bill by removing the entire focus on the ICHRAs and replacing it with vague healthcare outreach language. The purpose of this legislation is to address a specific awareness gap for small businesses about the ICHRAs, not create a broad new healthcare communications mandate for SBA. ACA exchanges and Medicaid already receive extensive federal outreach and taxpayer-funded promotion. It is already happening. It is been happening for years. ICHRAs do not, which is exactly why this bill was introduced. I urge my colleagues to support the bill, and I yield back.

Chairman WILLIAMS. The gentlelady yields back.

Is there further debate on the amendment?

Ms. SCHOLTEN. Mr. Chairman, I would just like to add that if we are going to urge the SBA into a brand new arena of informing small businesses about their healthcare options, the bill's title needs to live up to its name and provide all of those options to small businesses. Currently, the SBA is not involved in informing their partners, their participants, about healthcare options. Forcing it to only inform them about one option does not give them the full picture.

Chairman WILLIAMS. The gentlelady yields back.

Is there further debate on the amendment?

Ms. VELAZQUEZ. Mr. Chairman?

Chairman WILLIAMS. Ranking Member is recognized for 5 minutes.

Ms. VELÁZQUEZ. I support Ms. Scholten's amendment. I think that is straightforward. Why are people so afraid of providing information and let the people that are going to be benefiting from it, the ability to make an informed decision by explaining what are the options that they have in front of them? Why do we have to push for only one option? That could be—that will make some of them ineligible. So I ask my colleagues to support the amendment. Thank you.

Chairman WILLIAMS. The gentlelady yields back. Is there further debate on the amendment?

Mr. STAUBER. Mr. Chair?

Chairman WILLIAMS. Mr. Stauber is recognized for 5 minutes.

Mr. STAUBER. I want to yield some of my time to Representative Van Duyne.

Ms. VAN DUYNE. Thank you very much.

Ms. Scholten, I would be more than happy to entertain if you want to change the name of the bill. I would have loved to have changed the name of the bill of the Affordable Care Act, which is

anything but, or the Inflation Reduction Act, which was anything but. So if you would like to support a different name for the bill, let me hear it. Thank you. I yield back.

Chairman WILLIAMS. The gentlelady yields back.

The gentleman yields back?

Mr. STAUBER. I yield back, yes.

Chairman WILLIAMS. The gentleman yields back. Is there further debate on the amendment?

Mr. CISNEROS. Mr. Chairman, I would like to be recognized.

Chairman WILLIAMS. The gentleman's recognized.

Mr. CISNEROS. I would like to yield some time, yield my time to Ms. Slotkin. Scholten, sorry.

Ms. SCHOLTEN. Happens all the time. If the title is what you're concerned about, Ms. Van Duyne, we can change it to the ICHRA Information Act, which would be a more apt description of what you're trying to do here. But I think the overall purpose of what you're trying to accomplish is actually noble. And as the number one issue that small businesses are struggling with right now, healthcare affordability, we absolutely should be encouraging the SBA to provide them with all options, but that's not what this bill does. And so it is confusing, it is misleading to our small businesses, and that's not what we should be in the business of doing. The amendment is very simple. Let's just provide it with all the options and they can choose the best one for them. Thank you.

Chairman WILLIAMS. The gentleman yields back?

Mr. CISNEROS. I would just like to say, Mr. Chairman, that I too, also support this amendment. And again, if it is important for us to provide everybody with all the information possible on all the health care plans available. So why not? You know, if the SBA is going to provide information on this, provide all the information that's out there possible to all the programs that are available. And with that, I support this amendment and I yield back.

Chairman WILLIAMS. Okay. Is there further debate on the amendment?

Recognize Mr. Schmidt.

Mr. SCHMIDT. No, it is fine.

Chairman WILLIAMS. Okay, is there further debate on the amendment? Okay.

Thank you, Ms. Scholten, for offering an amendment to this legislation.

However, I urge my colleagues to vote no on this amendment. I yield back. The question now occurs on the amendment offered by the gentlelady from Michigan.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the noes have it, and the amendment is not agreed to.

Ms. SCHOLTEN. Mr. Chairman, I request a recorded vote.

Chairman WILLIAMS. A recorded vote is requested, and a roll call vote is ordered. Further proceedings on the amendment and the bill are postponed. Are there additional amendments?

Ms. MORRISON. Mr. Chair, I would like to be recognized.

Chairman WILLIAMS. For what purpose does the gentlelady seek recognition?

Ms. MORRISON. Mr. Chair, I have an amendment at the desk.

Chairman WILLIAMS. There is an amendment at the desk. We will briefly pause while staff distribute the amendment. The clerk will report the amendment.

The CLERK. Amendment to the amendment in the nature of a substitute to H.R. 5498.

Chairman WILLIAMS. Without objection, the amendment is considered as read. I now recognize Dr. Morrison from the great state of Minnesota for 5 minutes on the amendment.

Ms. MORRISON. Thank you very much, Mr. Chair. My amendment adds the requirement that when the Small Business Administration and Small Business Development Centers are publicizing or posting information about individual coverage health reimbursement arrangements or Insurance Coverage Replacements, or ICHRAs, on their website, they must include a notice explaining to small businesses that ICHRAs may prevent employees from accessing premium tax credits under the Affordable Care Act marketplace for which they would otherwise be eligible.

Small businesses and their employees should be provided with all pertinent information so they can make informed choices for themselves and their families. I want to stress that many people receive worse health care coverage under ICHRAs and that their use can make people ineligible for premium tax credits that can be used for more comprehensive and affordable coverage. Additionally, ICHRAs may lead to healthcare discrimination against certain employees and push other healthcare costs even further by adding higher-risk, part-time, and older employees to the exchange while reserving better healthcare options for top executives.

As a physician, I know how crucial having access to affordable health insurance is to keeping people healthy and the overall integrity of our healthcare system. In addition to ICHRAs being an unproven creation of the Trump administration with little initial data to support the idea that they save costs, with the chaos and instability caused by the so-called One Big Beautiful Bill, insurance markets have been further destabilized and premiums have skyrocketed, making ICHRAs an even less secure option for coverage. We should be working together to ensure that small businesses have access to information about all types of healthcare coverage so they can make the choice that's best for them, not putting them at greater risk for inadequate coverage.

I urge my colleagues to vote in favor of this amendment to ensure the Small Business Administration is providing small businesses with the relevant information they need to make informed decisions about their healthcare coverage. Thank you, Mr. Chair, I yield back.

Chairman WILLIAMS. The gentlelady yields back.

Is there further debate on the amendment?

I now recognize Ms. Van Duyne from Texas for 5 minutes.

Ms. VAN DUYNE. Thank you very much, Mr. Chairman. This amendment is one-sided and extraordinarily misleading because it highlights only potential subsidy impacts while ignoring the benefits of employer-sponsored coverage flexibility under ICHRAS. It also implicitly pushes employees toward remaining on subsidized ACA coverage instead of employer-supported coverage options. Fur-

ther, ACA premium subsidies have been repeatedly identified as vulnerable to improper payments, eligibility issues, and fraud. Congress, GAO, and the HHS OIG have all raised concerns about inefficient income verification and improper enrollment practices from the ACA subsidy structure.

Rather than helping small businesses offer coverage, this amendment appears focused on steering individuals toward taxpayer-funded ACA subsidies, a system that has faced repeated concerns over improper payments, eligibility issues, and fraud. I urge my clients not to support this amendment, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Is there any further debate on the amendment?

I now recognize the Ranking Member from New York, Ms. Velázquez, for 5 minutes.

Ms. VELÁZQUEZ. No one can deny in this committee that small businesses are struggling with the rising cost of healthcare, if they can provide it. And this is a crisis that has been manufactured by this administration by enacting the policies that they have implemented. So small businesses and their employees are struggling with healthcare costs. And with this affordability crisis, small businesses and their employees need all the pertinent information. They need to know that their employees could be worse off with ICHRA, and they need to know that their use could make them ineligible for the premium tax credit that they will provide that will provide more generous and affordable coverage.

By directing SBA to provide information only on ICHRAs, while failing to disclose that accepting an ICHRA could make them ineligible for Premium Tax Credit, is misleading and, quite frankly, problematic. Omitting that information risks steering small businesses away from coverage options that might be more affordable and generous. That is why I strongly support the amendment offered by my colleague, Dr. Morrison, which will require SBA to include a notice explaining that individuals may lose access to the premium tax credits in the marketplace. I urge all my colleagues to support it. I yield back.

Chairman WILLIAMS. The gentlelady yields back. Is there further debate on the amendment? All right. Seeing none, I would like to recognize myself on this amendment.

I appreciate Dr. Morrison's amendment to this legislation. However, I urge my colleagues to vote no. I yield back.

The question now occurs on the amendment offered by the gentlelady from Minnesota.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the noes have it.

Ms. MORRISON. Mr. Chair, I would like a recorded vote, please.

Chairman WILLIAMS. A Member requests a recorded vote. A recorded vote has been requested, and a roll call vote is ordered. Further proceedings on the amendment in the bill are postponed. And are there any additional amendments to the amendment in the nature of a substitute to H.R. 5498?

Seeing none that concludes the consideration of legislation for today's markup.

Ms. VAN DUYNE. Excuse me, Mr. Chairman.

Chairman WILLIAMS. Yes, ma'am.

Ms. VAN DUYNE. I request a recorded vote.

Chairman WILLIAMS. A recorded vote is requested, and the committee will stand in recess.

Okay, the committee will stand in recess subject to the call of the Chair. Members, please return at 4:05 to resume consideration of the bills and amendments on which roll call votes were requested and postponed.

[Recess.]

Chairman WILLIAMS. All right, this committee will now come to order, and we will resume consideration of the bills on which roll call votes were requested and postponed. We will begin with H.R. 4238. The question now occurs in order on H.R. 4238 as amended, reported favorably to the House.

The clerk will open the vote.

Are there any Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. Motion agreed to, and H.R. 4238 is amended and will be reported favorably to the House.

Question now occurs in order on H.R. 8879, reported favorably to the House. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. Okay, the motion is agreed to, and H.R. 8879 will be reported favorably to the House.

Question now occurs in order to H.R. 1826 as amended, reported favorably to the House. The clerk will open the vote.

Are there any Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are zero.

Chairman WILLIAMS. The motion is agreed to and H.R. 826 as amended will be reported favorably to the House.

The question now occurs in order in H.R. 8880, reported favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any of the Members who have not voted or wish to change their vote? If not, the clerk will close the vote. What? Are there any other Members

besides Alford who have not voted or would not change their vote?

Okay, if not, the clerk will close the vote. The clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. The motion agreed to, and H.R. 8880 will be reported favorably to the House.

Question now occurs in ordering H.R. 8881 reported favorably to the House. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote, and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to, and H.R. 8881 will be reported favorably to the House.

The question now occurs on ordering H.R. 8882 reported favorably to the House. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 882 will be reported favorably to the House.

Question now occurs on ordering H.R. 915 reported favorably to the House. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 915 will be reported favorably to the House.

The question now occurs on ordering H.R. 2804 as amended, reported favorably to the House. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote. The clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 23 and the noes are 0.

Chairman WILLIAMS. All right, the motion is agreed to, and H.R. 2804, as amended, will be reported favorably to the House.

Okay, we will now take the proposed votes on H.R. 5498. Okay, the question is on the adoption of the amendment to the amendment in the nature of the substitute offered by Ms. Scholten to H.R. 5498.

The clerk will report the vote. I'm sorry, will open the vote.

Are there any of the Members who have not voted? It's too late.

Ms. VELAZQUEZ. Wake up.

Chairman WILLIAMS. It's too late. Okay. Are there any other Members besides Cisneros who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 11 and the noes are 12.

Chairman WILLIAMS. Okay, the amendment is not agreed to.

The question is on the adoption of the amendment to the amendment in the nature of a substitute offered by Dr. Morrison to H.R. 5498. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 11 and the noes are 12,

Ms. VELÁZQUEZ. Are you sure?

Chairman WILLIAMS. You want a recount? I mean, nobody's voting over there on your side.

The amendment is not agreed to.

Okay, the question now occurs on the adoption of the amendment in the nature of a substitute offered by Representative Van Dyne to H.R. 5498.

All those in favor say aye.

Opposed? All those say nay.

In the opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 5498 is adopted.

Now the question is now on favorably reporting H.R. 5498 as amended to the House.

All those in favor say aye.

All those opposed say no.

In the opinion of the Chair, the ayes have it, and H.R. 5498 as amended——

Ms. VAN DUYNE. Mr. Chair?

Chairman WILLIAMS. Yes.

Ms. VAN DUYNE. I'd like to request a recorded vote.

Chairman WILLIAMS. Okay, a recorded vote has been requested. A roll call vote is ordered. The clerk will open the vote.

Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

[The vote was taken.]

The CLERK. Mr. Chairman, on this vote, the ayes are 13 and the noes are 11.

Chairman WILLIAMS. All right, the motion is agreed to, and H.R. 5498 as amended will be reported favorably to the House.

If there's no further business, this concludes today's markup. Without objection, the committee staff has authorized to make technical and conforming changes, and Members have two business days to file additional supplemental dissenting minority views. I want to thank all of you for being here today. Without objection, we live in the greatest country in the world. The committee stands adjourned.

[Whereupon, at 4:19 p.m., the committee was adjourned.]

APPENDIX

I

119TH CONGRESS
1ST SESSION

H. R. 4238

To improve accountability in the disaster loan program of the Small Business Administration, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JUNE 27, 2025

Mr. MOORE of North Carolina (for himself, Mr. DAVIS of North Carolina, Mr. EDWARDS, Ms. KING-HINDS, Mr. GIMENEZ, Mr. MURPHY, Mr. DONALDS, Mr. FRY, Mr. CISCOMANI, Mr. ROUZER, and Mr. WILSON of South Carolina) introduced the following bill; which was referred to the Committee on Small Business, and in addition to the Committee on the Budget, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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A BILL

To improve accountability in the disaster loan program of the Small Business Administration, and for other purposes.

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 ''Disaster Loan Accountability and Reform Act'' or the ''DLARA''.

SEC. 2. TABLE OF CONTENTS.

The table of contents for this Act is as follows:

Sec. 1. Short title.
Sec. 2. Table of contents.
Sec. 3. Definitions.
Sec. 4. Monthly disaster loan reports.
Sec. 5. Budget request relating to disaster loans.
Sec. 6. Limitations on disaster loans.
Sec. 7. GAO report on SBA disaster loan account.
Sec. 8. GAO report on disaster loan changes.
Sec. 9. SBA Inspector General review.
Sec. 10. Budget and forecasting report regarding the cost of direct disaster loans.

SEC. 3. DEFINITIONS.

In this Act—

(1) the terms ''Administration'' and ''Administrator'' mean the Small Business Administration and the Administrator thereof, respectively;

(2) the term ''appropriate committees of Congress'' means the Committee on Small Business and Entrepreneurship and the Committee on Appropriations of the Senate and the Committee on Small Business and the Committee on Appropriations of the House of Representatives; and

(3) the term ''SBA disaster loan'' means a direct loan authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)), other than a loan that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009).

SEC. 4. MONTHLY DISASTER LOAN REPORTS.

Section 12091(a) of the Small Business Disaster Response and Loan Improvements Act of 2008 (15 U.S.C. 636k(a)) is amended—

(1) in paragraph (1)—

(A) by striking ''during the applicable period for a major disaster''; and

(B) by striking ''for that major disaster'';

(2) in paragraph (2)—

(A) in subparagraph (E), by striking ''how long the available funding for such loans will last'' and inserting ''the date at which available funding for such loans will reach 10 percent of the most recent appropriation and the date at which the funds will be depleted'';

(B) in subparagraph (H), by striking ''and'' at the end;

(C) in subparagraph (I), by striking the period at the end and inserting ''; and''; and

(D) by adding at the end the following:

''(J) a summary detailing any changes to estimates or assumptions on obligations and expenditures, including data supporting these changes.''; and

(3) by adding at the end the following:

''(3) PROHIBITION ON OFFICIAL TRAVEL.—If the Administrator does not submit a report required to be submitted under paragraph (1) by the required date, no funds may be obligated for official travel by

the Administrator until the Administrator submits the report.''.

SEC. 5. BUDGET REQUEST RELATING TO DISASTER LOANS.

Section 1105 of title 31, United States Code, is amended—

(1) in subsection (a), by adding at the end the following:

''(39) separate statements of—

''(A) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of SBA disaster loans, the 10-year average of the cost of SBA disaster loans, and an explanation for any difference between the amount requested and the 10-year average cost; and

''(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of COVID-EIDL loans, the 10-year average of the cost of COVID-EIDL loans, and an explanation for any difference between the amount requested and the 10-year average cost.

''(40) separate statements of—

''(A) the amount of appropriations requested for the fiscal year for which the budget

is submitted for administrative costs relating to SBA disaster loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs; and

"(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for administrative costs relating to COVID-EIDL loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs."; and

(2) by adding at the end the following:

"(j) In paragraphs (39) and (40) of subsection (a)—

"(1) the term 'COVID-EIDL loan' means a direct loan under section 7(b) of the Small Business Act (15 U.S.C. 636(b)) that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009); and

"(2) the term 'SBA disaster loan' means a direct loan authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)), other than a loan that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009).".

SEC. 6. LIMITATIONS ON DISASTER LOANS.

(a) LOW FUNDING.—Section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is amended—

(1) by redesignating the second paragraph designated as paragraph (16), relating to statute of limitations, as added by the COVID–19 EIDL Fraud Statute of Limitations Act of 2022 (Public Law 117–165; 136 Stat. 1363), as paragraph (18); and

(2) by inserting after paragraph (16), relating to disaster declarations in rural areas, as added by the Disaster Assistance for Rural Communities Act (Public Law 117–249; 136 Stat. 2350), the following:

"(17) REQUIREMENTS WHEN FUNDING IS LOW.—

"(A) IN GENERAL.—Not later than 24 hours after the unobligated balance of amounts available for the cost of direct loans authorized by this subsection is less than 10 percent of the 10-year average annual cost provided in the most recent Presidential budget request required under section 1105(a)(39)(A) of title 31, United States Code, or, if unavailable, the 10-year average annual cost for the immediately preceding 10-year period of SBA disaster loans (as defined in section 1105(j) of such title), the

Administrator shall notify the Committee on Appropriations and the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Appropriations and the Committee on Small Business of the House of Representatives.

''(B) LIMITATION ON OBLIGATING FUNDS.—During the period beginning on the first business day occurring on or after the date by which the Administrator is required to notify Congress under subparagraph (A) and ending on the date on which additional amounts are appropriated for such costs, the Administrator may limit the obligation of funds for a direct loan authorized under this subsection to the amount of such a loan for which collateral is required.

''(C) AUTHORITY TO LIMIT OBLIGATION OF FUNDS.—In carrying out the authority to enact a limitation under (B), the Administrator shall apply that limitation with respect to amounts obligated for all direct loans authorized under this subsection during the period described in subparagraph (B).

''(D) REQUIREMENT TO DISBURSE WITHIN 14 DAYS.—If the Administrator exercises the authority under (B), the Administrator shall, not later than 14 days after the date on which additional amounts are appropriated under subparagraph (B), obligate and disburse on a regular schedule any remaining amount outstanding on a direct loan authorized under this subsection.''.

(b) SUNSET.—Effective on the date that is 4 years after the date of enactment of this Act, section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is amended—

(1) by striking paragraph (17); and

(2) by redesignating paragraph (18) as paragraph (17).

(c) REPORT.—Not later than 1 year after the date of enactment of this Act, in the event that the Administrator exercises the authority described in paragraph (17)(B) of section 7(b) of the Small Business Act (15 U.S.C. 636(b)), as added by subsection (a), the Comptroller General of the United States shall submit to the appropriate committees of Congress a report assessing the actual and potential impact of the amendments made by subsection (a) during the period covered by the report.

SEC. 7. GAO REPORT ON SBA DISASTER LOAN ACCOUNT.

(a) REPORT.—Not later than 180 days after the date of enactment of this Act, the Comptroller General of the United States shall submit to the Administrator and the appropriate committees of Congress a report on—

(1) the average weekly rate at which the Administration obligates the unobligated balance of amounts available for the cost of SBA disaster loans;

(2) the average amount, during the periods beginning on October 1, 2015, and ending on July 31, 2023, and beginning on July 31, 2023, and ending on the date of enactment of this Act, respectively, disbursed to a borrower each week, during the initial 12-week period in which a borrower receives amounts from an SBA disaster loan, beginning the day after the borrower accepts their loan, separated by home SBA disaster loan borrowers, business SBA disaster loan borrowers, and economic injury disaster loan borrowers; and

(3) the average amount of fully disbursed SBA disaster loans, originated during the period beginning on July 31, 2023, and ending on the date of enactment of this Act, with separate averages for SBA disaster loans delineated by home, business, and economic injury disaster loans.

(b) RESPONSE.—Not later than 90 days after the date on which the Comptroller General of the United States submits the report under subsection (a), the Administrator shall submit to the appropriate committees of Congress a response to the report, including an implementation plan for any recommendations in the report.

SEC. 8. GAO REPORT ON DISASTER LOAN CHANGES.

(a) DEFINITION.—In this section, the term ''covered final rule'' means—

(1) the final rule entitled ''Disaster Assistance Loan Program Changes to Maximum Loan Amounts and Miscellaneous Updates'' (88 Fed. Reg. 39335 (June 16, 2023); RIN 3245–AH91); or

(2) the final rule entitled ''Disaster Assistance Loan Program Changes to Unsecured Loan Amounts and Credit Elsewhere Criteria'' (89 Fed. Reg. 59826 (July 24, 2024); RIN 3245–AI08).

(b) REPORT.—Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to the appropriate committees of Congress a report on—

(1) the cost (as defined in section 502 of the Federal Credit Reform Act of 1990 (2 U.S.C. 661a)) of the increase in the home loan lending limits for, the extension of the deferment period for, the

expansion of mitigation options for, the modifications to the criteria for determining whether applicants can obtain credit elsewhere with respect to, the changes to collateral requirements for, and other changes to the terms and conditions of loans under section 7(b)(1) of the Small Business Act (15 U.S.C. 636(b)(1)) made by the covered final rules; and

(2) the effect on the subsidy for such loans of the changes contained in the covered final rules.

SEC. 9. SBA INSPECTOR GENERAL REVIEW.

(a) DEFINITIONS.—In this section—

(1) the term ''covered amounts'' means amounts made available for the cost of direct loans authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)); and

(2) the term ''Inspector General'' means the Inspector General of the Administration.

(b) REVIEW.—

(1) IN GENERAL.—The Inspector General shall conduct a review of the circumstances surrounding the funding shortfall with respect to covered amounts, as described in—

(A) the letter from President Joseph R. Biden, Jr. entitled ''Letter to Congress on Disaster Needs'', dated October 4, 2024; and

(B) the letter from the Administrator submitted to the Chair and Ranking Members of the Committees on Appropriations of the Senate and the House of Representatives, dated October 10, 2024.

(2) CONTENTS.—The review required under paragraph (1) shall include the following with respect to the funding shortfall described in that paragraph:

(A) The identification of any report or notification required by statute that the Administration failed to provide to Congress with respect to the funding shortfall.

(B) The reason for any obligation or expenditure of covered amounts for a purpose that significantly diverged from the purpose for which the covered amounts were made available.

(C) An analysis of the accuracy of projections and estimates relevant to the divergences described in subparagraph (B).

(D) The identification and description of any internal controls in place to manage covered amounts.

(E) An analysis of the impact that any reorganization of the Administration, including

the transfer of administrative authority for the program carried out under section 7(b) of the Small Business Act (15 U.S.C. 636(b)) to the Office of Capital Access of the Administration, may have had with respect to the funding shortfall.

(F) The identification of actions that the Administration can take to—

(i) improve the accuracy of information submitted by the President under section 1105(a) of title 31, United States Code, with respect to the Administration;

(ii) prevent any future funding shortfall with respect to any account of the Administration; and

(iii) improve the reports submitted to the appropriate committees of Congress under section 12091(a) of the Small Business Disaster Response and Loan Improvements Act of 2008 (15 U.S.C. 636k(a)).

(G) Any other matter determined relevant by the Inspector General.

(c) REPORT.—Not later than 180 days after the date of enactment of this Act, the Inspector General shall submit to the appropriate committees of Congress a report

that contains the findings of the review carried out under subsection (b).

SEC. 10. BUDGET AND FORECASTING REPORT REGARDING THE COST OF DIRECT DISASTER LOANS.

(a) BUDGET FORMULATION AND FORECASTING.—Not later than 30 days after the date of enactment of this Act, the Administrator shall submit to the appropriate committees of Congress a report detailing corrections the Administration will make to improve forecasting, data quality, and budget assumptions relating to budget submissions relating to amounts made available for the cost of SBA disaster loans.

(b) UPDATES.—Not later than 90 days after the date of enactment of this Act, and every 90 days thereafter until the date that is 90 days after the date on which all the corrections described in subsection (a) have been implemented, the Administrator shall submit to the appropriate committees of Congress a report—

(1) detailing the actions the Administration has taken to implement the corrections described in subsection (a); and

(2) explaining how each action detailed under paragraph (1) is directly related to implementing 1 or more corrections described in subsection (a).

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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. ||

To amend the Small Business Act to require a report on small business concern participation in a covered contracting programs, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M[redacted]. [redacted] introduced the following bill; which was referred to the Committee on [redacted]

A BILL

To amend the Small Business Act to require a report on small business concern participation in a covered contracting programs, and for other purposes.

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 ''Oversight and Transparency for Small Business Certifications Act of 2026''.

SEC. 2. REPORT ON SMALL BUSINESS CONCERN PARTICIPATION IN A COVERED CONTRACTING PROGRAMS.

Section 10(c) of the Small Business Act (15 U.S.C. 639(c)) is amended to read as follows:

''(c) CERTIFICATION REPORTS.—

''(1) IN GENERAL.—Along with the submission to Congress of the budget of the President for each fiscal year pursuant to section 1105(a) of title 31, United States Code, the Administrator shall submit a report on small business concern participation in a covered contracting program during the year covered by the report that includes the following:

''(A) The total number of unique small business concerns certified for participation in a covered contracting program.

''(B) With respect to applications of small business concerns for participation in a covered contracting program—

''(i) the total number of applications for participation that have sufficient information for the Administrator to issue a certification determination, disaggregated by—

"(I) the number of applications certified for each covered contracting program; and

"(II) the number of applications for which a determination has not been made for any covered contracting program;

"(ii) the number of applications for certification for two or more covered contracting programs and the percentage of total applicants that received two or more certifications;

"(iii) the number of applications received through the single, unified platform established by the Administrator for receipt of certification applications; and

"(iv) the number of small business concerns certified for participation in a covered contracting program for which such certification documentation is contain in a system other than the platform described in clause (iii), disaggregated by covered contracting program.

"(C) With respect to applications of small business concerns for certification as a small

business concern owned and controlled by service-disabled veterans that have sufficient information for the Administrator to issue a certification determination—

"(i) the number of applications certified;

"(ii) the number of applications denied; and

"(iii) the number of applications for which a determination has not been made.

"(D) With respect to each application of a small business concern for certification as a small business concern owned and controlled by service-disabled veterans, the timeframe between the date of submission of a completed application and the issuance of a certification or recertification determination, disaggregated by—

"(i) the number, expressed as a percentage, of certification determinations made within the timeframe established by the Administration;

"(ii) the average time for a first-time applicant to receive a certification determination; and

"(iii) the average time for an applicant that is a small business concern owned and controlled by service-disabled veterans to receive a recertification determination.

"(E) With respect to applications of small business concerns for certification as a small business concern owned and controlled by women that have sufficient information for the Administrator to issue a certification determination—

"(i) the number of applications certified;

"(ii) of the applications described in clause (i), the number certified that are eligible for award of a sole source contract under section 8(m)(7);

"(iii) the number of applications certified that were processed by a national certifying entity described in section 8(m)(2)(E);

"(iv) the number of applications denied; and

"(v) the number of applications for which a determination has not been made.

"(F) Of the applications described in subparagraph (E)(ii), the number of such applications that initially did not include sufficient information for the Administrator to issue a certification determination.

"(G) With respect to each application of a small business concern for certification as a small business concern owned and controlled by women, the timeframe between the date of submission of a completed application and the issuance of a certification or recertification determination, disaggregated by—

"(i) the number, expressed as a percentage, of certification determinations made within the timeframe established by the Administration;

"(ii) the average time for a first-time applicant to receive a certification determination;

"(iii) the average time for an applicant that is a small business concern owned and controlled by women to receive a recertification determination; and

"(iv) the average time for an applicant certified by a national certifying enti-

ty to receive a determination from the Administrator, disaggregated by initial certification applications and recertification applications.

"(H) With respect to applications of small business concerns for certification as a qualified HUBZone small business concern that have sufficient information for the Administrator to issue a certification determination—

"(i) the number of applications certified;

"(ii) the number of applications denied; and

"(iii) the number of applications for which a determination has not been made.

"(I) With respect to each application of a small business concern for certification as a qualified HUBZone small business concern, the timeframe between the date of submission of a completed application and the issuance of a certification or recertification determination, disaggregated by—

"(i) the number, expressed as a percentage, of certification determinations

made within the timeframe established by the Administration;

"(ii) the average time for a first-time applicant to receive a certification determination; and

"(iii) the average time for an applicant that is a qualified HUBZone small business concern to receive a recertification determination.

"(2) COVERED CONTRACTING PROGRAM DEFINED.—In this subsection, the term 'covered contracting program' means contracting assistance provided by the Administrator under following:

"(A) Section 8(a).

"(B) Section 8(m).

"(C) Section 31.

"(D) Section 36.".

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119TH CONGRESS
1ST SESSION

H. R. 826

To require the Inspector General of the Small Business Administration to submit a quarterly report on fraud relating to certain COVID–19 loans.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 28, 2025

Mr. WILLIAMS of Texas (for himself, Mr. LATIMER, Mr. BEAN of Florida, and Mr. MFUME) introduced the following bill; which was referred to the Committee on Small Business

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A BILL

To require the Inspector General of the Small Business Administration to submit a quarterly report on fraud relating to certain COVID–19 loans.

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 "COVID Fraud Transparency Act of 2025".

SEC. 2. REPORT ON FRAUD RELATING TO CERTAIN COVID–19 LOANS.

(a) IN GENERAL.—Not later than 60 days after the date of the enactment of this Act, and every 3 months

thereafter, the Inspector General of the Small Business Administration shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of the Senate a report on the number of borrowers engaged in fraud with respect to a covered loan.

(b) ELEMENTS.—The report required under subsection (a) shall include, with respect to the period covered by such report—

(1) the number and total dollar amount of all covered loans made;

(2) the number of new cases of fraud and suspected fraud;

(3) the number of fraud cases resolved; and

(4) the types of fraud cases described in paragraphs (2) and (3).

(c) COVERED LOAN DEFINED.—In this section, the term "covered loan" means—

(1) a loan made under paragraph (36) or (37) of section 7(a) of the Small Business Act (15 U.S.C. 636(a)); or

(2) a loan made under section 7(b) of such Act (15 U.S.C. 636(b)) in response to COVID–19 during the covered period (as defined in section 1110(a) of the CARES Act (15 U.S.C. 9009)).

(d) TERMINATION.—This Act and the requirements of this Act shall terminate on the date that is two years after the date of the enactment of this Act.

SEC. 3. COMPLIANCE WITH CUTGO.

No additional amounts are authorized to be appropriated to carry out this Act.

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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. ||

To require the Comptroller General to evaluate Federal cybersecurity assistance to small business concerns, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M[redacted]. [redacted] introduced the following bill; which was referred to the Committee on [redacted]

A BILL

To require the Comptroller General to evaluate Federal cybersecurity assistance to small business concerns, and for other purposes.

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 Cybersecurity Assistance Evaluation Act of 2026".

SEC. 2. GAO STUDY ON SMALL BUSINESS CYBERSECURITY ASSISTANCE.

(a) STUDY.—The Comptroller General of the United States shall conduct a study of current Federal cybersecurity initiatives, programs, resources, tools, and services intended to assist owners of small business concerns (as defined under section 3 of the Small Business Act (15 U.S.C. 632)) with—

(1) identifying cyber risks, cyber threats, and cybersecurity vulnerabilities relating to such concerns;

(2) assessing the preparedness of such concerns for such risks, threats, and vulnerabilities;

(3) planning for, mitigating, and recovering from cyberattacks and incidents of social engineering, scams, and fraud (including developing, adopting, and implementing cybersecurity measures, training, protocols, tools, and infrastructure); and

(4) identifying sources of capital, or obtaining capital, to carry out the activities specified in paragraphs (1), (2), and (3).

(b) REQUIRED CONTENT.—The study required by subsection (a) shall include—

(1) information on the most common cyberattacks affecting small business concerns;

(2) an identification and description of the Federal cybersecurity initiatives, programs, resources, tools, and services included in the study described in subsection (a);

(3) an assessment of the awareness and use of such Federal cybersecurity initiatives, programs, resources, tools, and services by small business concerns and reasons for differences in levels of such awareness and use;

(4) an assessment of the coordination and integration among such Federal cybersecurity initiatives, programs, resources, tools, and services;

(5) an assessment of the effectiveness of such Federal cybersecurity initiatives, programs, resources, tools, and services in assisting small business concerns with the activities listed in paragraphs (1) through (4) of subsection (a);

(6) an identification of any foundational cybersecurity concepts absent from such Federal cybersecurity initiatives, programs, resources, tools, and services; and

(7) recommendations on how to improve the effectiveness, awareness, and coordination of such Federal cybersecurity initiatives, programs, re-

sources, tools, and services for small business concerns.

(c) REPORT.—The Comptroller General shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of the Senate a report containing all findings and determinations made in carrying out the study required under subsection (a).

SEC. 3. COMPLIANCE WITH CUTGO.

No additional amounts are authorized to carry out this Act.

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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. ||

To amend the Small Business Act to require the Administrator of the Small Business Administration to report on the use of artificial intelligence and machine learning by the Administration, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M[redacted]. [redacted] introduced the following bill; which was referred to the Committee on [redacted]

A BILL

To amend the Small Business Act to require the Administrator of the Small Business Administration to report on the use of artificial intelligence and machine learning by the Administration, and for other purposes.

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 "SBA Artificial Intelligence Utilization Act of 2026".

SEC. 2. REPORTS REGARDING ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING USE BY THE SMALL BUSINESS ADMINISTRATION.

Section 10(c) of the Small Business Act is amended to read as follows:

"(c) ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING USE REPORTS.—

"(1) REPORTS REQUIRED.—Not later than 90 days after the date of the enactment of this subsection, and annually thereafter, the Administrator shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of the Senate a report on—

"(A) the use of artificial intelligence and machine learning by the Administration;

"(B) the benefits and risks posed by the use of artificial intelligence and machine learning in the work of the Administration, including in impeding the operations of the Administration; and

"(C) measures that the Administrator can take to effectively identify, evaluate, and manage such benefits and risks, including explanations of how the Administrator can—

"(i) retain human involvement in important decisions informed by recommendations made by artificial intelligence or machine learning;

"(ii) identify tasks and functions that artificial intelligence or machine learning can and cannot reliably and effectively perform, including whether artificial intelligence and machine learning can improve operations, productivity, or customer service;

"(iii) determine which specific artificial intelligence or machine learning tools are appropriate for a particular task or function, if such task or function is determined to have the potential to be reliably and effectively performed by artificial intelligence or machine learning; and

"(iv) determine whether an artificial intelligence or machine learning tool adequately fills a need of the Administration and is worth adopting to fulfill such need.

"(2) BRIEFING REQUIRED.—Not later than 30 days after the date on which the Administrator submits each report required under paragraph (1), the

Administrator shall provide to the committees described in such paragraph a briefing on such report.

"(3) DEFINITIONS.—In this subsection, the terms 'artificial intelligence' and 'machine learning' have the meanings given, respectively, in section 5002 of the William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021 (15 U.S.C. 9401).".

[~118H5424]

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(Original Signature of Member)

119TH CONGRESS
1ST SESSION

H. R. ||

To amend the Small Business Economic Policy Act of 1980 to examine how the competitiveness of small businesses is affected by the enforcement of Federal antitrust laws, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

M▮. ▮▮▮▮▮▮ introduced the following bill; which was referred to the Committee on ▮▮▮▮▮▮▮▮▮▮▮▮▮▮▮

A BILL

To amend the Small Business Economic Policy Act of 1980 to examine how the competitiveness of small businesses is affected by the enforcement of Federal antitrust laws, and for other purposes.

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 ''Main Street Competes Act''.

SEC. 2. CONGRESSIONAL DECLARATION OF SMALL BUSINESS ECONOMIC POLICY.

Section 302(a) of the Small Business Economic Policy Act of 1980 (15 U.S.C. 631a(a)) is amended—

(1) by striking ''and provide'' and inserting ''provide''; and

(2) by striking the period at the end and inserting ''; and promote competitive markets, consumer choice, and business ownership through enforcement of Federal antitrust laws in the case of anticompetitive conduct and illegal mergers that harms small businesses and the growth of small businesses.''.

SEC. 3. STATE OF SMALL BUSINESSES.

(a) IN GENERAL.—Section 303 of the Small Business Economic Policy Act of 1980 (15 U.S.C. 631b) is amended to read as follows:

''SEC. 303. REPORT ON THE STATE OF SMALL BUSINESS CONCERNS.

''(a) SPECIFIED ENTITY REPORT.—Not later than 180 days after the end of the fiscal year in which the Main Street Competes Act is enacted, and every two fiscal years thereafter, the head of each specified entity shall submit to the Chief Counsel for Advocacy of the Office of Advocacy of the Small Business Administration a report including—

''(1) an analysis of how enforcement by the specified entity of Federal antitrust laws promoted competition during the preceding fiscal year by deterring and remedying anticompetitive conduct, including illegal mergers, that harms small businesses and the growth of small businesses;

''(2) the number of complaints of alleged antitrust violations filed by self-identified small businesses with the specified entity during such fiscal year, disaggregated by type of offense and the specific Federal antitrust laws allegedly violated;

''(3) the number of inquiries, investigations, and enforcement actions undertaken by the specified entity in response to complaints filed by small businesses with the specified entity during such fiscal year; and

''(4) the number of inquiries, investigations, and enforcement actions undertaken by the specified entity during such fiscal year pursuant to an alleged antitrust violation, opened for a reason other than a complaint filed by a small business as described in paragraph (3), to deter and remedy anticompetitive conduct that harms small businesses and the growth of small businesses.

''(b) OFFICE OF ADVOCACY REPORT.—Not later than 180 days after receipt of the report required by subsection (a), the Chief Counsel for Advocacy shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of Senate a report that includes—

''(1) a summary of the report submitted under subsection (a);

''(2) an analysis of the data in such report, disaggregated by industry category;

''(3) an evaluation of the issues identified in such report relating to—

''(A) anticompetitive conduct, including illegal mergers, that harmed small businesses and the growth of small businesses; and

''(B) administrative actions that promoted competition and growth of small businesses;

''(4) as appropriate, recommendations for administrative actions that could—

''(A) promote competition;

''(B) deter anticompetitive conduct, including illegal mergers, that harmed small business and the growth of small businesses; and

''(C) remedy such anticompetitive conduct; and

"(5) as appropriate, recommendations for legislative actions that could—

"(A) promote competition;

"(B) deter anticompetitive conduct, including illegal mergers, that harmed small business and the growth of small businesses; and

"(C) remedy such anticompetitive conduct.".

(b) DEFINITIONS.—The Small Business Economic Policy Act of 1980 (Public Law 96–302; 94 Stat. 848; 15 U.S.C. 631a et seq.) is amended by adding at the end the following new section:

"SEC. 304. DEFINITIONS.

"In this title:

"(1) ANTITRUST VIOLATION.—The term 'antitrust violation' means any violation of Federal antitrust laws.

"(2) FEDERAL ANTITRUST LAWS.—The term 'Federal antitrust laws' has the meaning given the term 'antitrust laws' in subsection (a) of the first section of the Clayton Act (15 U.S.C. 12(a)), except that such term shall also include section 5 of the Federal Trade Commission Act (15 U.S.C. 45) to the extent that such section 5 applies to unfair methods of competition.

"(3) SMALL BUSINESS.—The term 'small business' has the meaning given the term 'small business concern' under section 3 of the Small Business Act (15 U.S.C. 632).

"(4) SPECIFIED ENTITY.—The term 'specified entity' means—

"(A) the Department of Justice; and

"(B) the Federal Trade Commission.".

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119TH CONGRESS
1ST SESSION

H. R. 915

To authorize small business loans to finance access to modern business software, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 4, 2025

Mr. ALFORD (for himself and Ms. LEE of Nevada) introduced the following bill; which was referred to the Committee on Small Business

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A BILL

To authorize small business loans to finance access to modern business software, and for other purposes.

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 Technological Act of 2025".

SEC. 2. ADDITIONAL USES FOR SMALL BUSINESS ADMINISTRATION BUSINESS LOANS.

(a) IN GENERAL.—Section 7(a) of the Small Business Act (15 U.S.C. 636(a)) is amended by adding at the end the following:

''(38) ACCESS TO MODERN BUSINESS SOFTWARE.—The Administration may provide loans under this subsection to finance, in whole or in part, business software or cloud computing services, or any such technology, that facilitates business operations, product or service delivery, the processing, payment, or tracking of payroll expenses, human resources, sales and billing functions, or accounting or tracking of supplies, inventory, records and expenses, including business tools that utilize artificial intelligence.''.

(b) RULE OF CONSTRUCTION.—Nothing in the amendment made by subsection (a) shall be construed to—

(1) provide that loans made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)) before the date of enactment of this Act for the purposes described in paragraph (38) of such section 7(a), as added by subsection (a), were not permissible;

(2) authorize the use of loans made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)) for research and development purposes; or

(3) limit the definition of working capital under the Small Business Act (15 U.S.C. 631 et seq.).

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119TH CONGRESS
1ST SESSION

H. R. 2804

To amend the Small Business Act to codify the Rule of Two, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

APRIL 9, 2025

Ms. VELÁZQUEZ introduced the following bill; which was referred to the Committee on Small Business

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A BILL

To amend the Small Business Act to codify the Rule of Two, and for other purposes.

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 "Protecting Small Business Competitions Act of 2025".

SEC. 2. CODIFICATION OF THE RULE OF TWO.

Section 15(j) of the Small Business Act (15 U.S.C. 644(j)) is amended by adding at the end the following new paragraph:

"(4) RULE OF TWO.—Each contract, task order, or delivery order for the purchase of goods or services that has an anticipated value greater than the simplified acquisition threshold shall be reserved for small business concerns when the contracting officer reasonably expects—

"(A) to obtain offers from two or more responsible small business concerns; and

"(B) to award such contract, task order, or delivery order at a fair market price.".

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119TH CONGRESS
1ST SESSION

H. R. 5498

To require the Administrator of the Small Business Administration to provide information to small business concerns on individual coverage health reimbursement arrangements, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 18, 2025

Ms. VAN DUYNE (for herself, Ms. TENNEY, and Mr. HERN of Oklahoma) introduced the following bill; which was referred to the Committee on Small Business

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A BILL

To require the Administrator of the Small Business Administration to provide information to small business concerns on individual coverage health reimbursement arrangements, and for other purposes.

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 Health Options Awareness Act of 2025''.

SEC. 2. OUTREACH TO SMALL BUSINESS CONCERNS ON INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENTS.

(a) DISSEMINATION.—The Administrator of the Small Business Administration shall disseminate information developed by appropriate Federal agencies on individual coverage health reimbursement arrangements to small business concerns through—

(1) small business development centers; and

(2) district offices of the Administration.

(b) PUBLICATION.—The Administrator shall include the information described in subsection (a) in outreach and communications of the Small Business Administration, including social media, press releases, and publication on a website of the Administration.

(c) DEFINITIONS.—In this section:

(1) APPROPRIATE FEDERAL AGENCY.—The term "appropriate Federal agency" means a Federal agency, as determined by the Administrator of the Small Business Administration, and includes the Department of the Treasury, the Department of Health and Human Services, and the Department of Labor.

(2) INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT.—The term "individual coverage health reimbursement arrangement" has the meaning given by the rule entitled "Health Re-

imbursement Arrangements and Other Account-Based Group Health Plans'' (84 Fed. Reg. 28888; June 20, 2019).

(3) SMALL BUSINESS ACT DEFINITIONS.—The terms ''small business concern'' and ''small business development center'' have the meanings given, respectively, under section 3 of the Small Business Act (15 U.S.C. 632).

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AMENDMENT IN THE NATURE OF A SUBSTITUTE

TO H.R. 5498

OFFERED BY M[redacted]. [redacted]

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the "Small Business Health Options Awareness Act of 2026".

SEC. 2. OUTREACH TO SMALL BUSINESS CONCERNS ON INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENTS.

(a) DISSEMINATION.—The Administrator of the Small Business Administration shall disseminate information developed by appropriate Federal agencies on individual coverage health reimbursement arrangements to small business concerns through—

(1) small business development centers; and

(2) district offices of the Administration.

(b) PUBLICATION.—The Administrator shall include the information described in subsection (a) in outreach and communications of the Small Business Administration, including social media, press releases, and publication on a website of the Administration.

(c) DEFINITIONS.—In this section:

(1) APPROPRIATE FEDERAL AGENCY.—The term "appropriate Federal agency" means a Federal agency, as determined by the Administrator of the Small Business Administration, and includes the Department of the Treasury, the Department of Health and Human Services, and the Department of Labor.

(2) INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT.—The term "individual coverage health reimbursement arrangement" has the meaning given by the rule entitled "Health Reimbursement Arrangements and Other Account-Based Group Health Plans" (84 Fed. Reg. 28888; June 20, 2019).

(3) SMALL BUSINESS ACT DEFINITIONS.—The terms "small business concern" and "small business development center" have the meanings given, respectively, under section 3 of the Small Business Act (15 U.S.C. 632).

◇

AMENDMENT IN THE NATURE OF A SUBSTITUTE

TO H.R. 4238

OFFERED BY M[redacted]. [redacted]

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the "Disaster Loan Accountability and Reform Act" or the "DLARA".

SEC. 2. TABLE OF CONTENTS.

The table of contents for this Act is as follows:

Sec. 1. Short title.
Sec. 2. Table of contents.
Sec. 3. Definitions.
Sec. 4. Monthly disaster loan reports.
Sec. 5. Budget request relating to disaster loans.
Sec. 6. Limitations on disaster loans.
Sec. 7. GAO report on SBA disaster loan account.
Sec. 8. GAO report on disaster loan changes.
Sec. 9. Budget and forecasting report regarding the cost of direct disaster loans.

SEC. 3. DEFINITIONS.

In this Act—

(1) the terms "Administration" and "Administrator" mean the Small Business Administration and the Administrator thereof, respectively;

(2) the term "appropriate committees of Congress" means the Committee on Small Business and Entrepreneurship and the Committee on Appropria-

tions of the Senate and the Committee on Small Business and the Committee on Appropriations of the House of Representatives; and

(3) the term ''SBA disaster loan'' means a direct loan authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)), other than a loan that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009).

SEC. 4. MONTHLY DISASTER LOAN REPORTS.

Section 12091(a) of the Small Business Disaster Response and Loan Improvements Act of 2008 (15 U.S.C. 636k(a)) is amended—

(1) in paragraph (1)—

(A) by striking ''during the applicable period for a major disaster''; and

(B) by striking ''for that major disaster'';

(2) in paragraph (2)—

(A) in subparagraph (E), by striking ''how long the available funding for such loans will last'' and inserting ''the date at which available funding for such loans will reach 10 percent of the most recent appropriation and the date at which the funds will be depleted'';

(B) in subparagraph (H), by striking ''and'' at the end;

(C) in subparagraph (I), by striking the period at the end and inserting ''; and''; and

(D) by adding at the end the following:

''(J) a summary detailing any changes to estimates or assumptions on obligations and expenditures, including data supporting these changes.''; and

(3) by adding at the end the following:

''(3) PROHIBITION ON OFFICIAL TRAVEL.—If the Administrator does not submit a report required to be submitted under paragraph (1) by the required date, no funds may be obligated for official travel by the Administrator until the Administrator submits the report.''.

SEC. 5. BUDGET REQUEST RELATING TO DISASTER LOANS.

Section 1105 of title 31, United States Code, is amended—

(1) in subsection (a), by adding at the end the following:

''(39) separate statements of—

''(A) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of SBA disaster loans, the 10-year average of the cost of SBA disaster loans, and an explanation for any difference be-

tween the amount requested and the 10-year average cost; and

"(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of COVID-EIDL loans, the 10-year average of the cost of COVID-EIDL loans, and an explanation for any difference between the amount requested and the 10-year average cost.

"(40) separate statements of—

"(A) the amount of appropriations requested for the fiscal year for which the budget is submitted for administrative costs relating to SBA disaster loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs; and

"(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for administrative costs relating to COVID-EIDL loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs."; and

(2) by adding at the end the following:

''(j) In paragraphs (39) and (40) of subsection (a)—

''(1) the term 'COVID-EIDL loan' means a direct loan under section 7(b) of the Small Business Act (15 U.S.C. 636(b)) that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009); and

''(2) the term 'SBA disaster loan' means a direct loan authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)), other than a loan that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009).''.

SEC. 6. LIMITATIONS ON DISASTER LOANS.

Section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is amended—

(1) by redesignating the second paragraph designated as paragraph (16), relating to statute of limitations, as added by the COVID–19 EIDL Fraud Statute of Limitations Act of 2022 (Public Law 117–165; 136 Stat. 1363), as paragraph (18); and

(2) by inserting after paragraph (16), relating to disaster declarations in rural areas, as added by the Disaster Assistance for Rural Communities Act (Public Law 117–249; 136 Stat. 2350), the following:

"(17) REQUIREMENTS WHEN FUNDING IS LOW.—Not later than 24 hours after the unobligated balance of amounts available for the cost of direct loans authorized by this subsection is less than 10 percent of the 10-year average annual cost provided in the most recent Presidential budget request required under section 1105(a)(39)(A) of title 31, United States Code, or, if unavailable, the 10-year average annual cost for the immediately preceding 10-year period of SBA disaster loans (as defined in section 1105(j) of such title), the Administrator shall notify the Committee on Appropriations and the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Appropriations and the Committee on Small Business of the House of Representatives.".

SEC. 7. GAO REPORT ON SBA DISASTER LOAN ACCOUNT.

(a) REPORT.—Not later than 180 days after the date of enactment of this Act, the Comptroller General of the United States shall submit to the Administrator and the appropriate committees of Congress a report on—

(1) the average weekly rate at which the Administration obligates the unobligated balance of amounts available for the cost of SBA disaster loans;

(2) the average amount, during the periods beginning on October 1, 2015, and ending on July 31, 2023, and beginning on July 31, 2023, and ending on the date of enactment of this Act, respectively, disbursed to a borrower each week, during the initial 12-week period in which a borrower receives amounts from an SBA disaster loan, beginning the day after the borrower accepts their loan, separated by home SBA disaster loan borrowers, business SBA disaster loan borrowers, and economic injury disaster loan borrowers; and

(3) the average amount of fully disbursed SBA disaster loans, originated during the period beginning on July 31, 2023, and ending on the date of enactment of this Act, with separate averages for SBA disaster loans delineated by home, business, and economic injury disaster loans.

(b) RESPONSE.—Not later than 90 days after the date on which the Comptroller General of the United States submits the report under subsection (a), the Administrator shall submit to the appropriate committees of Congress a response to the report, including an implementation plan for any recommendations in the report.

SEC. 8. GAO REPORT ON DISASTER LOAN CHANGES.

(a) DEFINITION.—In this section, the term ''covered final rule'' means—

(1) the final rule entitled ''Disaster Assistance Loan Program Changes to Maximum Loan Amounts and Miscellaneous Updates'' (88 Fed. Reg. 39335 (June 16, 2023); RIN 3245–AH91); or

(2) the final rule entitled ''Disaster Assistance Loan Program Changes to Unsecured Loan Amounts and Credit Elsewhere Criteria'' (89 Fed. Reg. 59826 (July 24, 2024); RIN 3245–AI08).

(b) REPORT.—Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to the appropriate committees of Congress a report on—

(1) the cost (as defined in section 502 of the Federal Credit Reform Act of 1990 (2 U.S.C. 661a)) of the increase in the home loan lending limits for, the extension of the deferment period for, the expansion of mitigation options for, the modifications to the criteria for determining whether applicants can obtain credit elsewhere with respect to, the changes to collateral requirements for, and other changes to the terms and conditions of loans under section 7(b)(1) of the Small Business Act (15 U.S.C. 636(b)(1)) made by the covered final rules; and

(2) the effect on the subsidy for such loans of the changes contained in the covered final rules.

SEC. 9. BUDGET AND FORECASTING REPORT REGARDING THE COST OF DIRECT DISASTER LOANS.

(a) BUDGET FORMULATION AND FORECASTING.—Not later than 30 days after the date of enactment of this Act, the Administrator shall submit to the appropriate committees of Congress a report detailing corrections the Administration will make to improve forecasting, data quality, and budget assumptions relating to budget submissions relating to amounts made available for the cost of SBA disaster loans.

(b) UPDATES.—Not later than 90 days after the date of enactment of this Act, and every 90 days thereafter until the date that is 90 days after the date on which all the corrections described in subsection (a) have been implemented, the Administrator shall submit to the appropriate committees of Congress a report—

(1) detailing the actions the Administration has taken to implement the corrections described in subsection (a); and

(2) explaining how each action detailed under paragraph (1) is directly related to implementing 1 or more corrections described in subsection (a).

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AMENDMENT IN THE NATURE OF A SUBSTITUTE

TO H.R. 2804

OFFERED BY M[redacted]. [redacted]

Strike all after the enacting clause and insert the following:

SECTION 1. CODIFICATION OF THE RULE OF TWO.

Section 15(j) of the Small Business Act (15 U.S.C. 644(j)) is amended by adding at the end the following new paragraph:

''(4) RULE OF TWO.—

''(A) IN GENERAL.—Each covered contract for goods or services that has an anticipated value greater than the simplified acquisition threshold shall be reserved for small business concerns when the contracting officer reasonably expects—

''(i) to obtain offers from two or more responsible small business concerns; and

''(ii) to award such contract at a fair market price.

"(B) COVERED CONTRACT DEFINED.—In this paragraph, the term 'covered contract' does not include a delivery order or a task order.".

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AMENDMENT IN THE NATURE OF A SUBSTITUTE

TO H.R. 826

OFFERED BY M[redacted]. [redacted]

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the "COVID Fraud Transparency Act of 2026".

SEC. 2. REPORT ON FRAUD RELATING TO CERTAIN COVID–19 LOANS.

(a) IN GENERAL.—Not later than 60 days after the date of the enactment of this Act, and every 3 months thereafter, the Inspector General of the Small Business Administration shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of the Senate a report on the number of borrowers engaged in fraud with respect to a covered loan.

(b) ELEMENTS.—The report required under subsection (a) shall include, with respect to the period covered by such report—

(1) the number and total dollar amount of all covered loans made;

(2) the number of new cases of fraud and suspected fraud;

(3) the number of fraud cases resolved; and

(4) the types of fraud cases described in paragraphs (2) and (3).

(c) COVERED LOAN DEFINED.—In this section, the term "covered loan" means—

(1) a loan made under paragraph (36) or (37) of section 7(a) of the Small Business Act (15 U.S.C. 636(a)); or

(2) a loan made under section 7(b) of such Act (15 U.S.C. 636(b)) in response to COVID–19 during the covered period (as defined in section 1110(a) of the CARES Act (15 U.S.C. 9009)).

(d) TERMINATION.—This Act and the requirements of this Act shall terminate on the date that is two years after the date of the enactment of this Act.

SEC. 3. COMPLIANCE WITH CUTGO.

No additional amounts are authorized to carry out this Act.

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AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO H.R. 5498

OFFERED BY M[redacted]. [redacted]

Strike all after the enacting clause and insert the following:

SECTION 1. SHORT TITLE.

This Act may be cited as the "Small Business Health Options Awareness Act of 2026".

SEC. 2. OUTREACH TO SMALL BUSINESS CONCERNS ON HEALTH CARE COVERAGE.

The Administrator shall include information related to health care coverage in outreach and communications of the Small Business Administration, including social media, press releases, and publication on a website of the Administration.



AMENDMENT TO THE AMENDMENT IN THE NATURE OF A SUBSTITUTE TO H.R. 5498

OFFERED BY M[redacted]. [redacted]

Page 1, after line 13, insert the following:

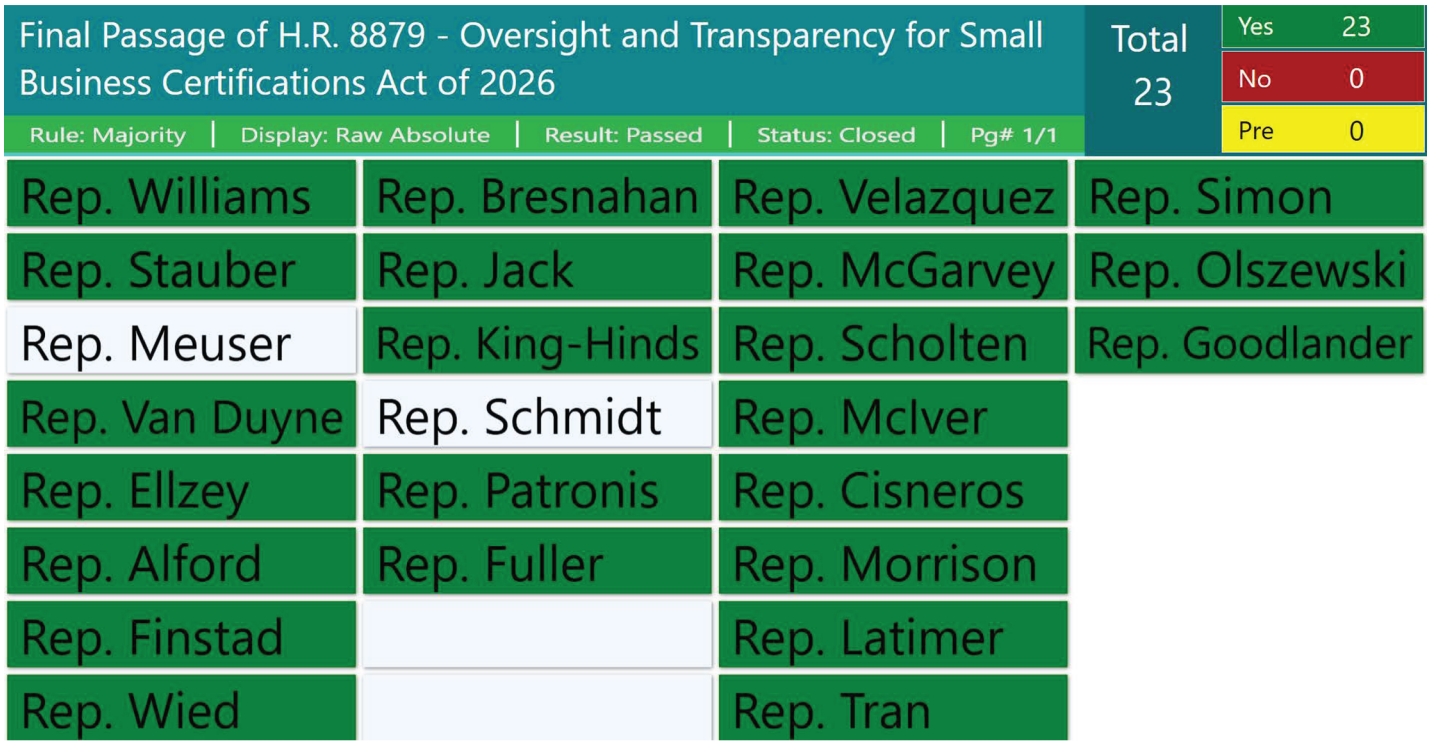
(b) CONTENTS.—The information described in subsection (a) shall include a notice explaining to small business concerns that individual coverage health reimbursement arrangements may result in a loss of eligibility for employees of such concerns to certain premium tax credits for coverage under a qualified health plan (as defined in section 1301(a) of the Patient Protection and Affordable Care Act (42 U.S.C. 18021)) for which such an employee would otherwise be eligible.

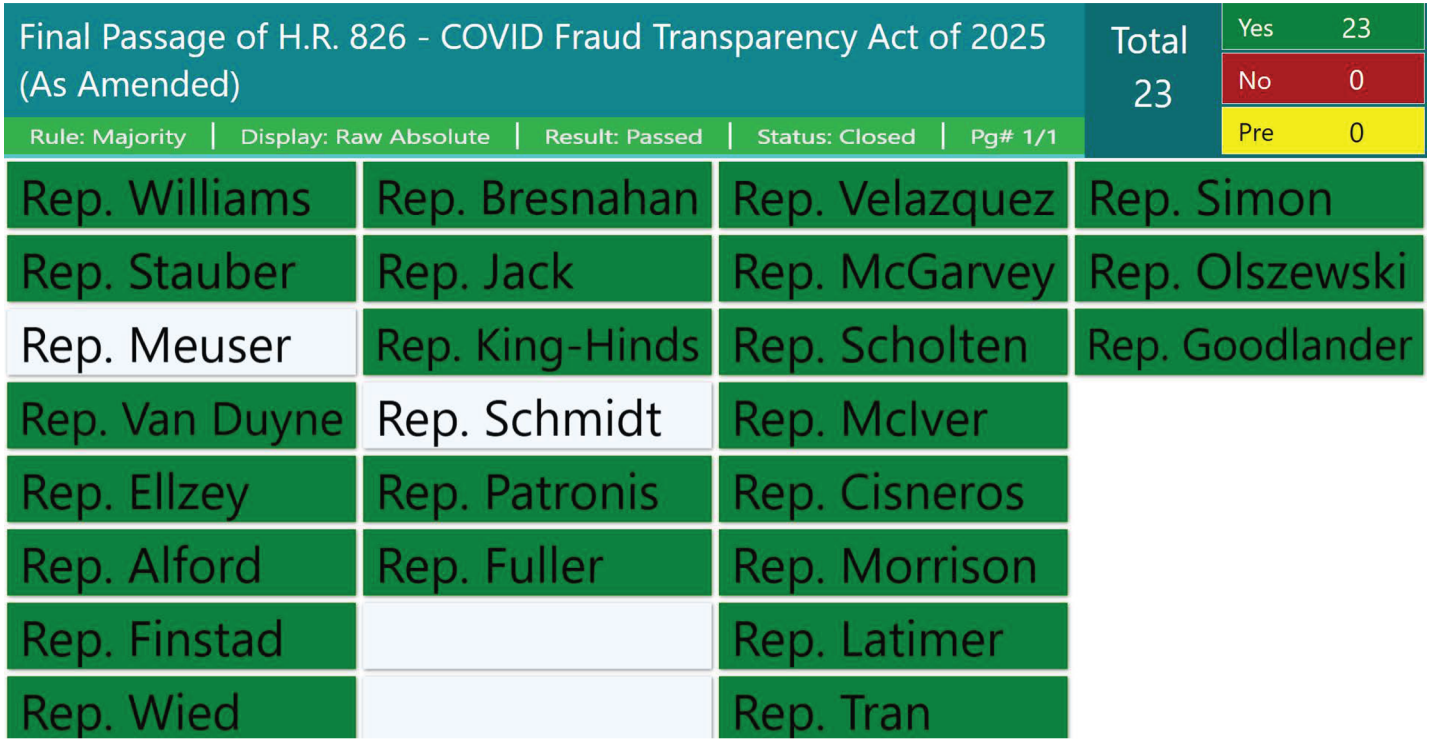
Page 1, line 14, strike ''(b)'' and insert ''(c)''.

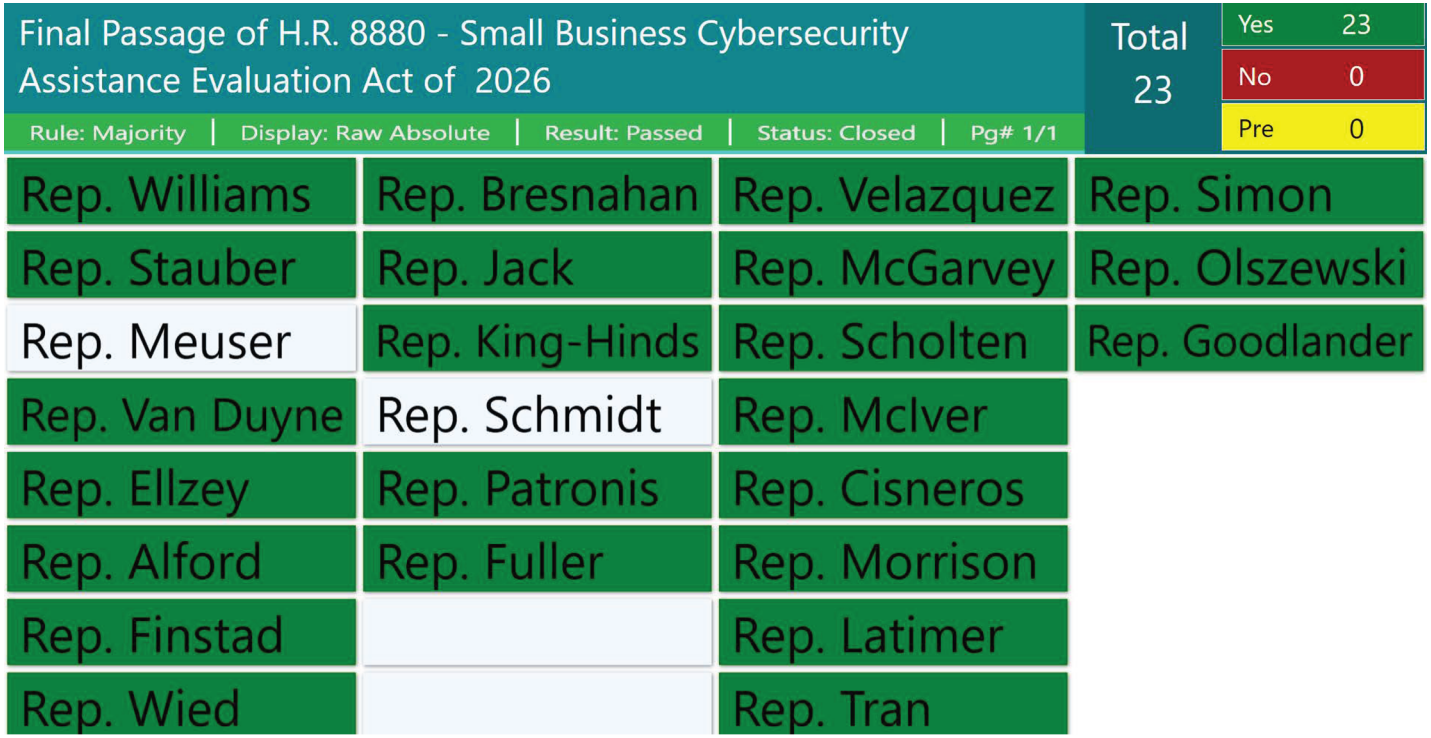
Page 1, line 15, insert '', including the notice described in subsection (b),'' after ''subsection (a)''

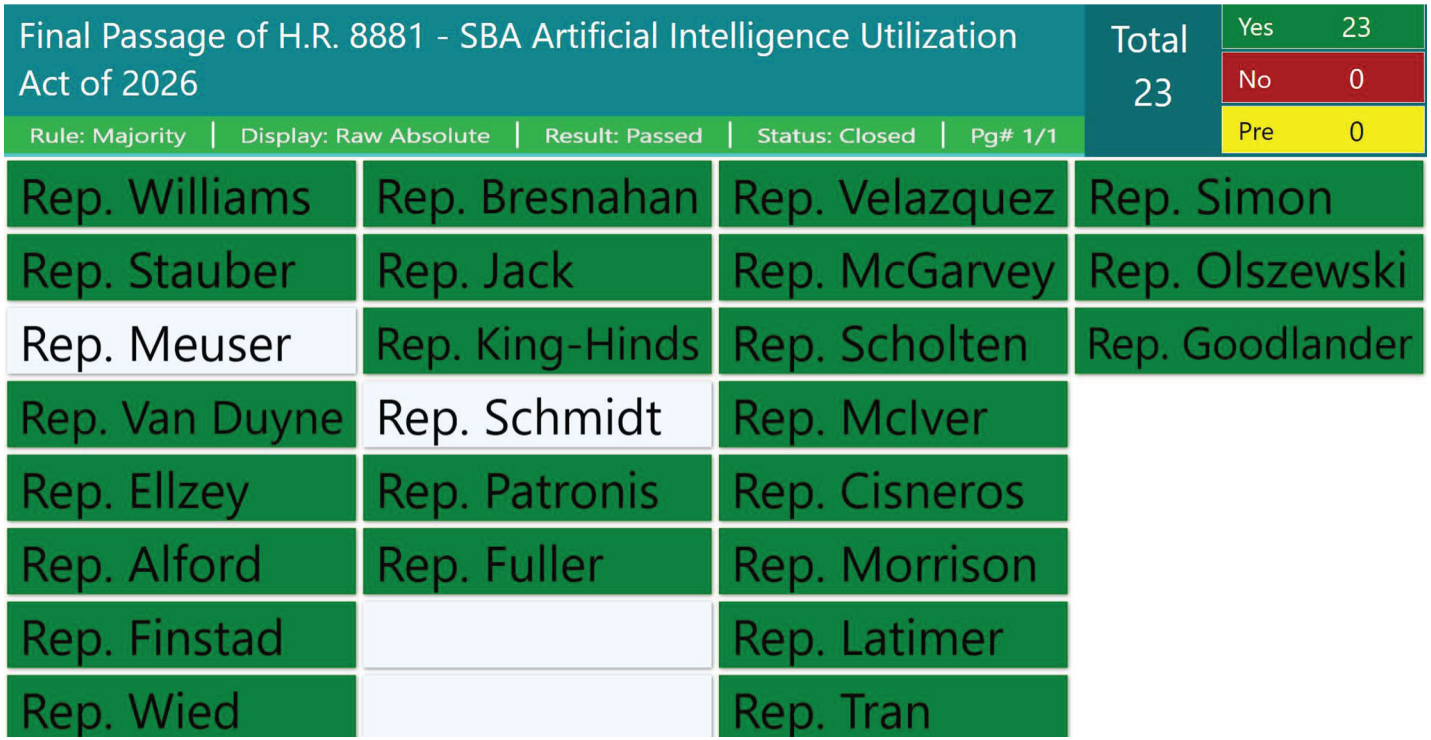
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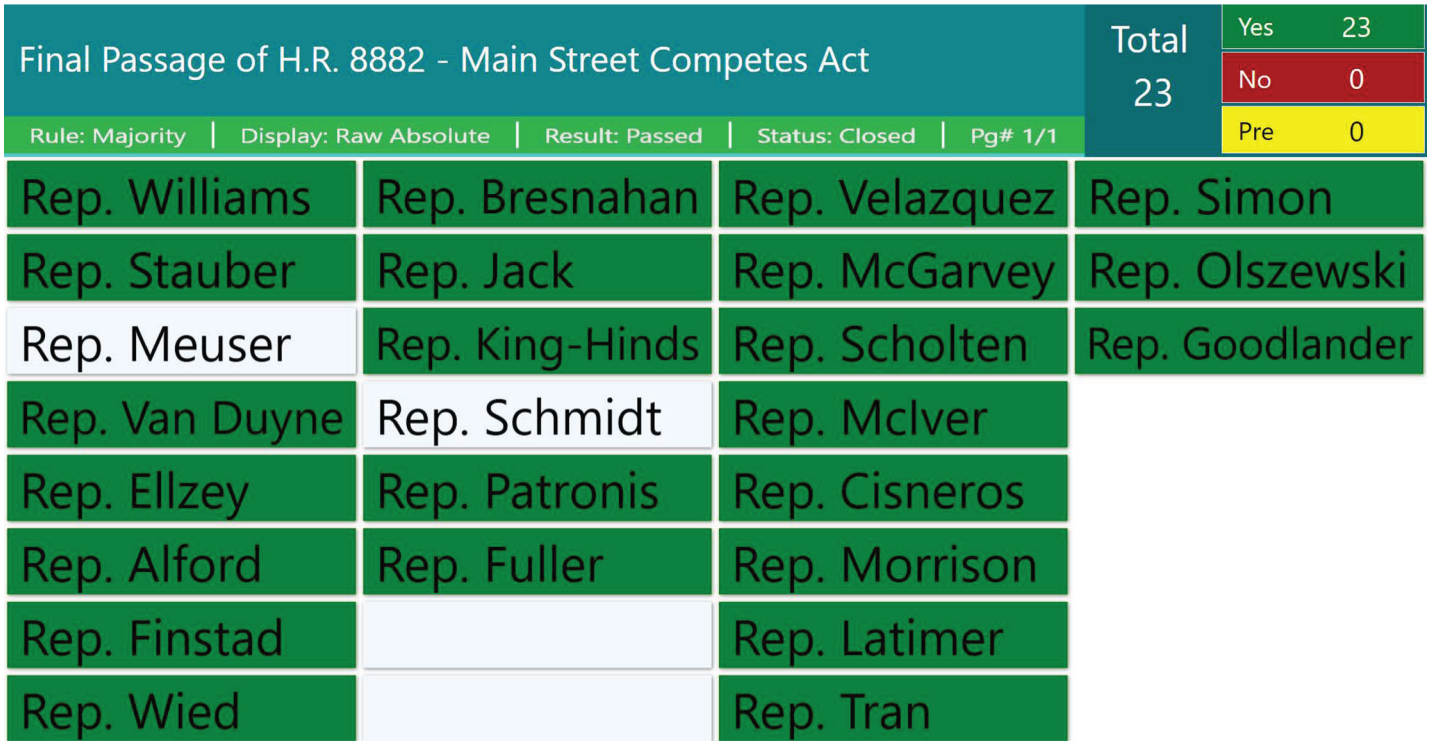

Final Passage of H.R. 4238 - Disaster Loan Accountability and Reform Act (As Amended)
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
Rep. Velazquez
Rep. Simon
Rep. Stauber
Rep. Jack
Rep. McGarvey
Rep. Olszewski
Rep. Meuser
Rep. King-Hinds
Rep. Scholten
Rep. Goodlander
Rep. Van Duyne
Rep. Schmidt
Rep. McIver
Rep. Ellzey
Rep. Patronis
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Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran

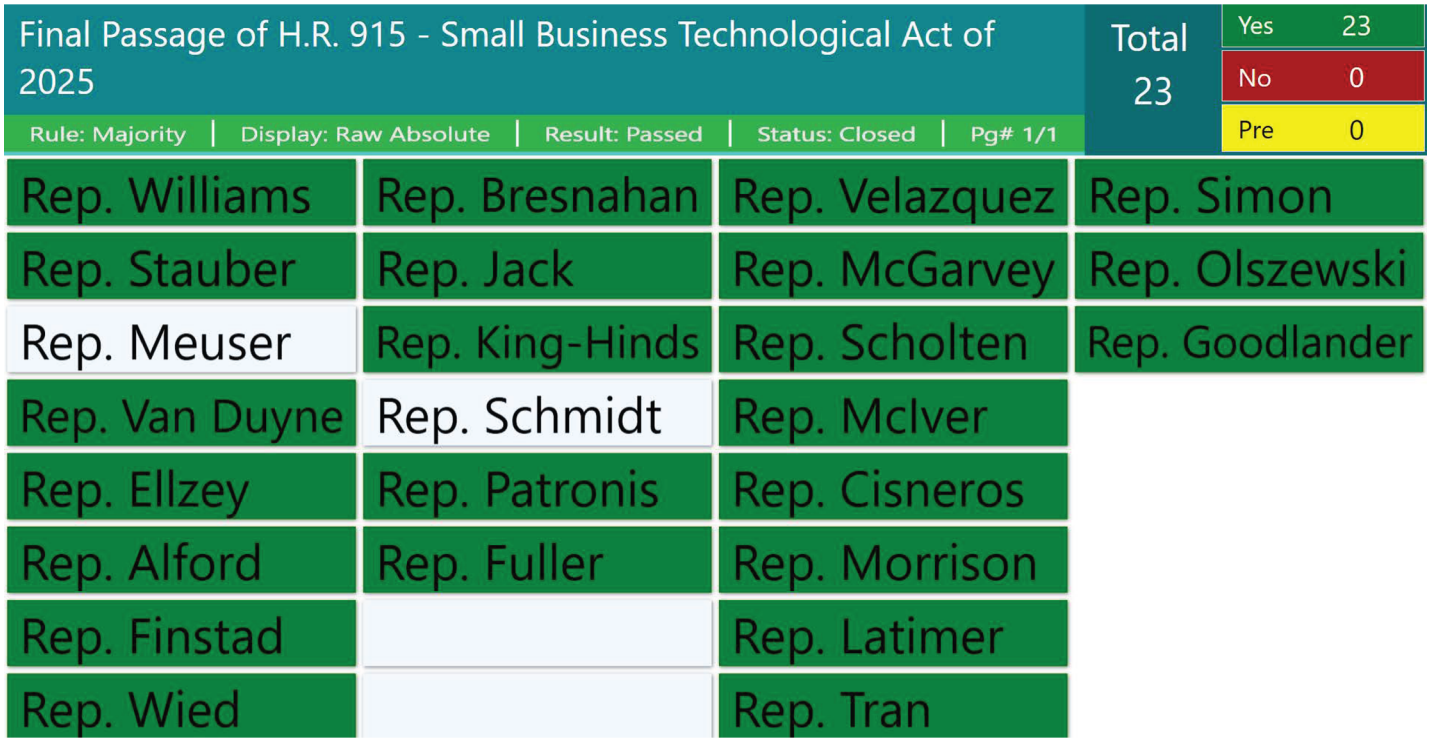

Final Passage of H.R. 8879 - Oversight and Transparency for Small Business Certifications Act of 2026
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
Rep. Velazquez
Rep. Simon
Rep. Stauber
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Rep. McGarvey
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Rep. Meuser
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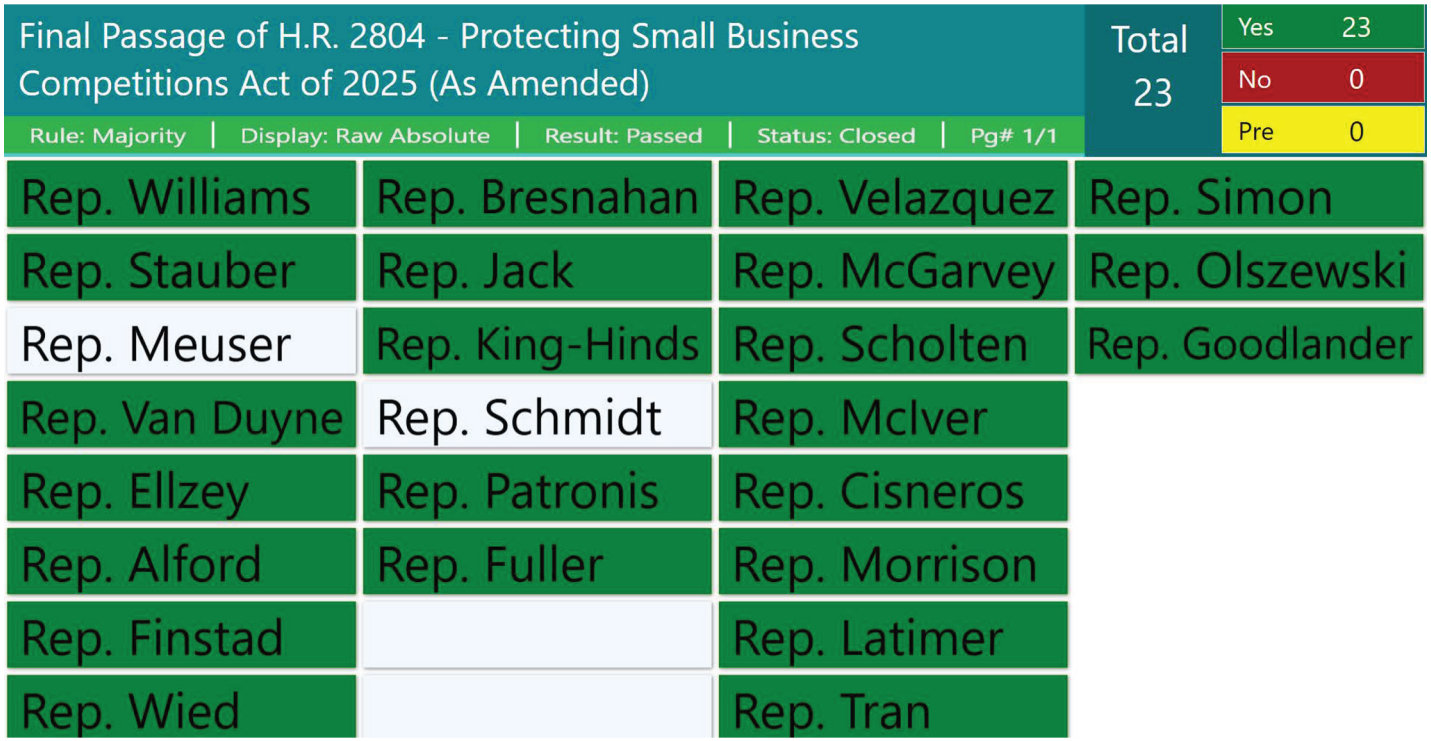

Final Passage of H.R. 826 - COVID Fraud Transparency Act of 2025 (As Amended)
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
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Rep. Velazquez
Rep. Simon
Rep. Stauber
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Rep. Olszewski
Rep. Meuser
Rep. King-Hinds
Rep. Scholten
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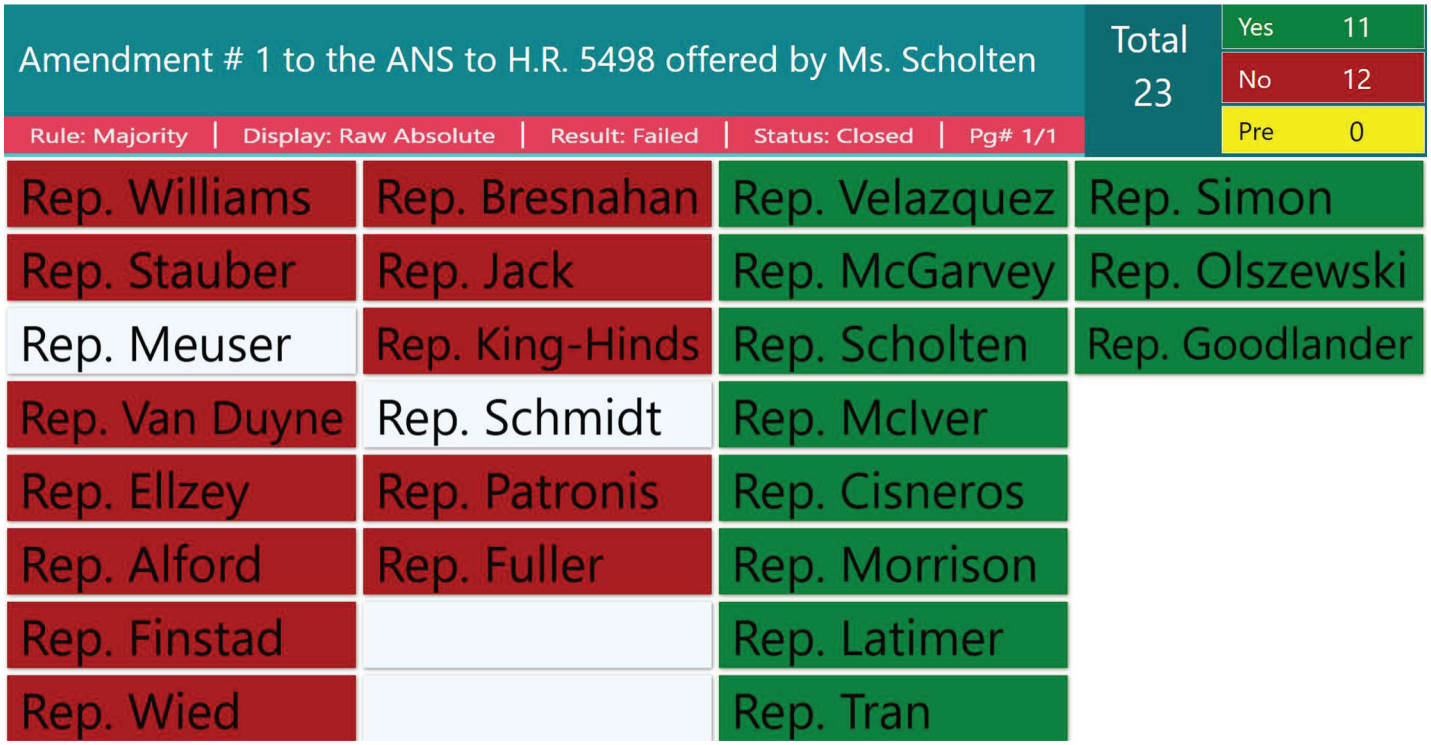

Final Passage of H.R. 8880 - Small Business Cybersecurity Assistance Evaluation Act of 2026
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
Rep. Velazquez
Rep. Simon
Rep. Stauber
Rep. Jack
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Rep. Olszewski
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Rep. Ellzey
Rep. Patronis
Rep. Cisneros
Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran


Final Passage of H.R. 8881 - SBA Artificial Intelligence Utilization Act of 2026
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
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Rep. Simon
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Rep. Ellzey
Rep. Patronis
Rep. Cisneros
Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran


Final Passage of H.R. 8882 - Main Street Competes Act
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
Rep. Velazquez
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Rep. Ellzey
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Rep. Cisneros
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Rep. Fuller
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Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran


Final Passage of H.R. 915 - Small Business Technological Act of 2025
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
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Rep. Ellzey
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Rep. Cisneros
Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran


Final Passage of H.R. 2804 - Protecting Small Business Competitions Act of 2025 (As Amended)
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 23
Yes 23
No 0
Pre 0
Rep. Williams
Rep. Bresnahan
Rep. Velazquez
Rep. Simon
Rep. Stauber
Rep. Jack
Rep. McGarvey
Rep. Olszewski
Rep. Meuser
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Rep. Ellzey
Rep. Patronis
Rep. Cisneros
Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran


Amendment # 1 to the ANS to H.R. 5498 offered by Ms. Scholten
Rule: Majority | Display: Raw Absolute | Result: Failed | Status: Closed | Pg# 1/1
Total 23
Yes 11
No 12
Pre 0
Rep. Williams
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Rep. Velazquez
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Rep. Schmidt
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Rep. Tran

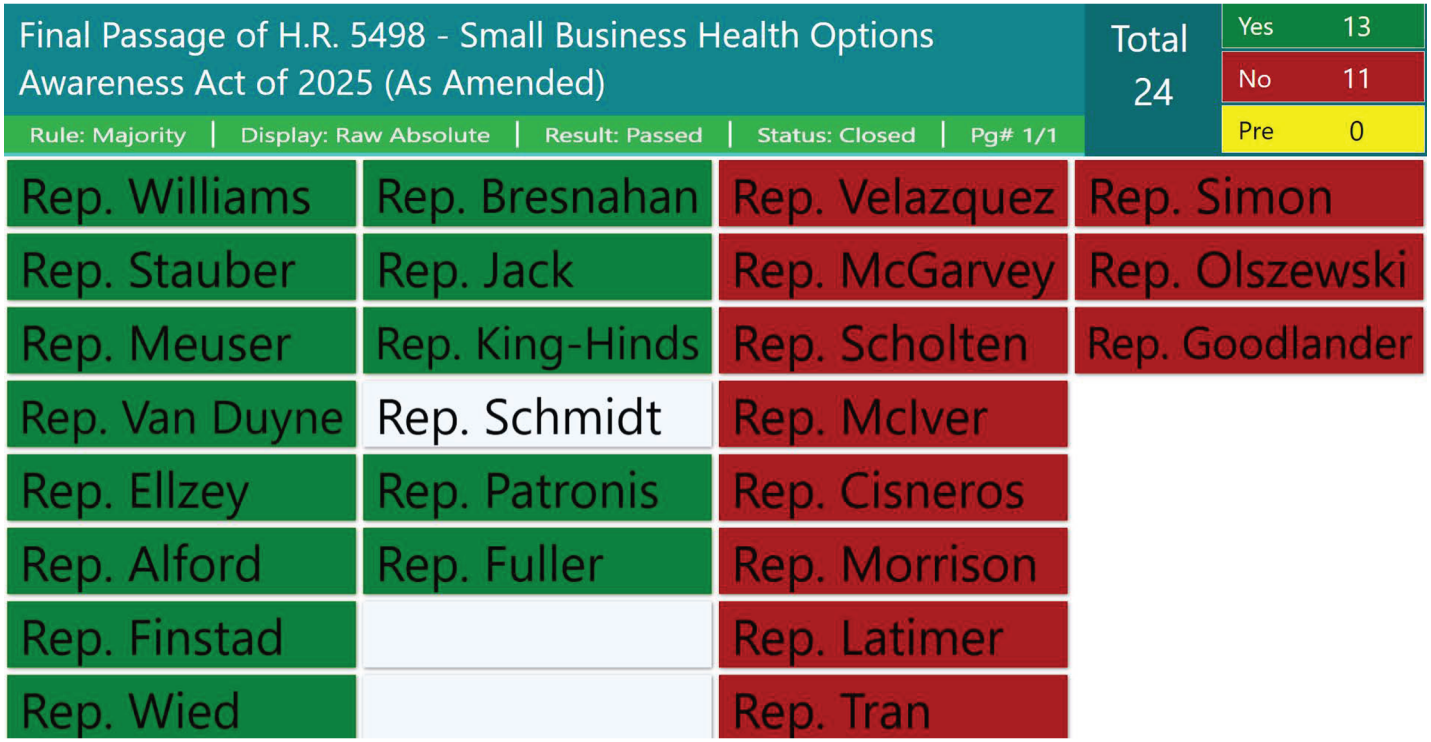
Amendment # 1 to the ANS to H.R. 5498 offered by Dr. Morrison

Rule: Majority | Display: Raw Absolute | Result: Failed | Status: Closed | Pg# 1/1

Total 23

Yes	11
No	12
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Rep. Williams	Rep. Bresnahan	Rep. Velazquez	Rep. Simon
Rep. Stauber	Rep. Jack	Rep. McGarvey	Rep. Olszewski
Rep. Meuser	Rep. King-Hinds	Rep. Scholten	Rep. Goodlander
Rep. Van Duyne	Rep. Schmidt	Rep. McIver	
Rep. Ellzey	Rep. Patronis	Rep. Cisneros	
Rep. Alford	Rep. Fuller	Rep. Morrison	
Rep. Finstad		Rep. Latimer	
Rep. Wied		Rep. Tran	


Final Passage of H.R. 5498 - Small Business Health Options Awareness Act of 2025 (As Amended)
Rule: Majority | Display: Raw Absolute | Result: Passed | Status: Closed | Pg# 1/1
Total 24
Yes 13
No 11
Pre 0
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Rep. Ellzey
Rep. Patronis
Rep. Cisneros
Rep. Alford
Rep. Fuller
Rep. Morrison
Rep. Finstad
Rep. Latimer
Rep. Wied
Rep. Tran

May 18, 2026

The Honorable Roger Williams
Chair
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Nydia Velázquez
Ranking Member
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

Dear Chair Williams and Ranking Member Velázquez,

On behalf of the organizations and individual companies listed below, we are writing to express our support for H.R. 2804, the "Protecting Small Business Competitions Act of 2025." Codifying the Rule of Two into law will both preserve small business competition and allow small business government contractors to successfully enter, compete, and remain in the industrial base.

While the Rule of Two has been in place for decades and confirmed by the courts, we believe this legislation is necessary and timely to ensure the government's acquisition rules continue to allow small businesses to compete for and win a fair proportion of government contracts. In a marketplace that consistently uses large buying vehicles, protecting and empowering small businesses is good policy and essential for their continued participation. Through codification of the Rule of Two, this bill:

- Maintains fair competition for small businesses by eliminating ambiguity in procurement practices, thereby enhancing their ability to succeed and stay active in the federal marketplace.
- Enhances competition and allows the government to recruit and retain the small enterprises that bring new solutions, innovation, and talent to government missions.
- Promotes economic growth by providing small businesses with predictability and stable revenue streams, helping them grow, hire, and contribute to the local economy.

Over the past 10 years, the number of small businesses winning federal contracts has decreased by 50 percent. Additionally, nearly 60 percent fewer small businesses are entering the federal marketplace. The codification of the Rule of Two is critical to preserving the nation's industrial base, thus ensuring America's long-term economic resilience and competitiveness. We urge the Committee on Small Business to mark up and swiftly pass this crucial legislation.

Thank you for your consideration and continued efforts on behalf of the entire small business federal contracting community. Please contact Sophia Krimendahl at skrimendahl@madisonservicesgroup.com or 202-626-8528 with any questions.

Sincerely,

CIO Council of Hawaii
Elite Service Disabled Veteran Owned Small Business Network (New York Chapter)
GovCon Small Business Coalition
GovEvolve
HUBZone Contractors National Council
Huntsville Association of Small Businesses in Advanced Technology
ITVAR Modernization Coalition
Mid-Tier Advocacy
Montgomery County Chamber of Commerce (MCCC)
Multicultural Business Alliance (MBA)
National Contract Management Association (NCMA) MetroMD Chapter
National Small Business Association (NSBA)
National Veteran-Owned Business Association (NaVOBA)
National Veteran Small Business Coalition (NVSBC)
Native American Contractors Association (NACA)
Native Hawaiian Organization Association (NHOA)
Small Business Majority
Strengthening the Mid-Atlantic Region for Tomorrow (SMART)
U.S. Black Chambers (USBC)
VET-Force
Veteran Women's Enterprise Center (VWEC)
Veterans In Business (VIB) Network
Women Construction Owners and Executives (WCOE)
Women Impacting Public Policy (WIPP)
Women Veterans Business Coalition (WVBC)
Women's Procurement Circle (WPC)

10.13 Enterprise	DC
11th Hour Service	VA
1B8M SOLUTIONS	TX
1Smart Consulting, Inc.	MD
24HRC	CA
A & M Engineering and Environmental Services Inc.	OK
A.D. Marble & Co., Inc.	PA
A-TEK, Inc.	VA
A2 Federal, Inc.	VA
A3L Federal Works LLC	WV
AAECON General Contracting, LLC dba AACON General Contractors	KY
Aalis Management Consulting	VA
AAUSA Services, Inc.	TX
Accura Engineering and Consulting Services, Inc.	GA
Acquisition Systems Associates, Inc.	DE

Actuarial Research Corporation (ARC)	MD
AdNet/AccountNet, Inc.	MD
ADV-SOC	CA
Aetos Systems, Inc.	AL
AFORGE LLC	VA
AGEISS	CO
Agile ISR, LLC	CA
Agile Vector, LLC	FL
Agilious, LLC	MD
Ahtna, Inc.	AK
Akumen, Inc.	MA
Aldevra	MI
ALECAM LLC	NC
Alejo Consulting	VA
Alesia Architecture	NE
All The Way Logistics LLC	MA
Allegheny Science & Technology Corporation	WV
Alliance Group Inc.	GA
AM Pierce & Associates, Inc.	MD
American Electronics, Inc.	MD
Ameritel Communications Corporation	MD
Anderson Engineering of Minnesota	MN
ANJ Consulting Firm	FL
Anointed Professional Enterprises Inc.	GA
Antean Technology	VA
Apex Solutions	CA
Applied Technical Systems, Inc.	VA
Archer RECS	OR
Argin Technologies LLC	MD
ASCI Federal Services LLC	AK
Ashire Technologies & Services, Inc.	FL
Attendants	TN
Aurora Innovations, LLC	VA
Avanti Corporation	VA
Avenir Technology	VA
Avid Core	VA
AVISTA Strategies	AL
AVOSYS TECHNOLOGY, INC.	TX
Avyance LLC	VA
Awen Solutions Group	VA

Axiom Consultants, Inc.	MD
B & C Janitorial Service, Inc.	GA
Bailey's Premier Services	TX
Ballahack LLC	VA
Bay City Marine	CA
BD Succeed LLC	VA
Bellewether	MO
Best Value Management LLC	FL
Birds Eye Aerial Drones, LLC	CA
Bizu, LLC	WV
Black Box Safety, Inc.	CA
Bland & Associates, P.C.	NE
BlueHuki Group	VA
Bluestone Environmental Group	PA
Brace Management Group, Inc.	MD
Bravia Services	IN
Bravura	MD
Bristol Bay Native Corporation	AK
Brute LLC	VA
Byrd Enterprises Unlimited, Inc.	VA
C&C Contractors, LLC	AL
C3 Innovations, Inc.	MD
Caliber Sales Engineering Inc	FL
Calibre Engineering	CO
Cape Environmental Management Inc.	GA
CARLNTECH, LLC	CA
Cavalry Consulting LLC	WY
CB Design Group, Inc.	NC
Cephus Business Consulting Inc	GA
Charleston Associates, Inc.	VA
Chevo LLC	MD
Civility Management Solutions	MD
CJW Construction, Inc.	CA
Commodore Consulting, LLC	GA
COMSETRA LLC	OK
Concourse Federal Group	VA
Connections Wizards, LLC	NM
Constellation West	VA
Construction Managers, Inc.	NC
Contemporaries, Inc	MD

Conti Federal Services	FL
Cooper Thomas, LLC	DC
Core Services Group, Inc.	VA
CounterTrade Products, Inc.	CO
Covington Contracting, Inc.	AL
Covington Firelake JV, LLC	AL
Crawford & Turner Capital LLC	TX
Credere Associates, LLC	ME
Crenshaw Business & Resources	NC
Crystal Enterprises, Inc.	MD
CTI and Associates, Inc.	MI
CyVex Federal Systems, LLC	MD
D&A Technologies, Government Solutions, LLC	VA
DALS Credit Solutions Co dba DALS Economic & Strategic Co	PA
Decisions Oriented	MD
Defutek Inc.	FL
Designovation Strategies, LLC	VA
Diener & Associates, CPA	VA
Dills Architects, P.C.	VA
Diné Development Corporation (DDC)	AZ
Direct Steel LLC	IL
Directional Command, LLC	FL
Diverse Professional Solutions LLC	FL
Dixon Turnbull	DC
DLR Partners	TX
DMS International	MD
Dogwood Management Partners, LLC	FL
Dudek	CA
Dynamic Business Intelligence Resources, LLC	MD
Dynamic Wallcovering, LLC	MO
EA Engineering, Science, and Technology, Inc., PBC	MD
Easthill Construction Corporation	NJ
EDG Entities LLC	CA
Educology Solutions	DC
Effective Flow Connections, LLC	NV
Electra-Med Corporation	MI
EnDepth Solutions	MD
Engineering/Remediation Resources Group, Inc.	CA
Enhanced Veterans Solutions, Inc.	VA
Entellimetrix LLC	GA

Enterprise Horizon Consulting Group	CA
Enviro Applications	CA
Environmental Research Group, LLC	MD
ePathUSA Inc.	IA
Epoch Concepts LLC	CO
Essendant	IL
ETD, Inc.	AZ
eTRANSERVICES	VA
Evans Inc.	VA
EVCO Partners LP, dba Burgoon Company	TX
Exhibit Arts, LLC	KS
Expert WSI eMarketing	TX
FAR Consulting, Inc.	VA
Firelake Construction, Inc.	KS
First Light Properties LLC	LA
Fog Hill Inc	DC
G&R Technical Solutions, LLC	VA
G2 Laboratories, LLC	PA
Garoux LLC	MD
GCC Technologies LLC	MD
Geek Sources Inc (Geek SI)	FL
Geranios Enterprises Inc.	MT
GKA Services, LLC	IN
Global Resource Solutions, Inc.	VA
Global Services	DC
Goldbelt, Inc.	AK
Gormat LLC	MD
Government Contract Specialist	DC
govIRG LLC	CO
GovTranz, LLC	TX
Gray Matters Technology Services	MD
Green Glove Cleaning Service LLC	FL
Groundwater Partners, Inc.	NM
Guardian Development Group	CO
Guidon	IN
Gye Nyame Wellness Centre	FL
Hamoa Company	HI
HART Technologies, Inc.	VA
Haven Housing Solutions LLC	MD
HGL	VA

HJ Gov Contracting Corp	NJ
HSG, LLC	FL
Human Capital Resources and Concepts Inc.	FL
HX5, LLC	FL
Hybas International LLC	TX
I Am Health Education	IN
i-MAGE	FL
i3 LLC	VA
i5 Design Group, Inc.	KY
ICA Language Services	VA
IMRI	CA
Inalab Group	VA
InnovateHER Management & Consulting LLC	CA
Installation Services LLC	VA
Integral Engineering Group	TN
Integrated Systems Solutions	VA
Intelliverse Solutions Group, LLC	VA
Interior Systems, Inc.	VA
INYA Inc.	CA
IO Environmental & Infrastructure (IOEI)	CA
IronArch Technology	VA
ISI Professional Services	VA
IvoryCloud, LLC	MD
Jamison Professional Services, Inc.	GA
JATO Management	MD
JBS Solutions, Inc.	AL
JE Group LLC	GA
JEMNI Inc.	MN
Jett's Specialty Contracting, LLC	KY
JTEK Data Solutions	MD
Kako'o Services, LLC	HI
Kane Environmental, Inc.	WA
Keish Environmental, PC	CA
KEMRON Environmental Services	GA
Kenall Inc.	TX
Kennedy Solutions Group	FL
Knowesis Inc.	VA
KOMAN	WA
Kootznoowoo, Inc.	NM
Kukulu, LLC	HI

KUNJ Construction Corporation	NJ
Legacy Management Solutions, LLC	MD
Leota Professional Resources, LLC dba LPR International	MD
Leulu & Co.	VA
Lexo Enterprise LLC	FL
Leyden Solutions	NC
LIGHTFEATHER IO LLC	VA
Lighthouse Groups LLC dba Lighthouse Medical	MO
Linc Research, Inc.	AL
LN2S CONSULTING LLC	IL
Los Alamos Technical Associates, Inc. (LATA)	NM
LOUi Consulting Group, Inc. (LCGI)	GA
Mackenzie Sloane LLP	DC
Macro-Z-Technology Company	CA
Martinez	FL
MBL Technologies, Inc.	VA
MCSG Technologies	OK
Merito Group, LLC	MD
Metis Technology Solutions, Inc.	NM
Mid-Cities Medical	TX
Millman Systems, LLC	MD
MindsparQ	MD
Minto Development	AK
Mirack Construction, Inc.	AZ
MMC Government Solutions	MD
Modus Operandi	FL
Moment2m, Ltd Co.	GA
Motion Technology and Development LLC	GA
Moxie Mod	KY
MSC Industrial	NC
MSM Technology LLC	VA
MULE Engineering & Construction, Inc.	FL
MuniRem Environmental LLC	GA
Native American Industrial Solutions LLC (NAIS)	SC
NeevSys Inc.	VA
Neutral Posture, Inc.	TX
NewTHINK Solutions, LLC	VA
Nginering	VA
Nobis Engineering, Inc.	NH
Noetic Strategies, Inc.	AL

Northeast Infrastructure, LLC	PA
Oasys International LLC	VA
OpTech Enterprise Solutions, LP	TX
Optimized Technical Solutions, Inc.	TX
Pacific Technologies and Solutions	HI
Parabilis	VA
Paragon Micro Inc.	IL
Patricia Giesler LLC	GA
Pearl River Technologies LLC	FL
Peregrine Solutions, Inc.	VA
Perikin Enterprises, LLC	TN
Perrygo Consulting Group, LLC	MD
Phoenix Textile Corporation	MO
PilieroMazza	DC
Planate Management Group	VA
Plexus Scientific Corporation	VA
PM Connections, LLC dba Vet Global Solutions	TX
POCOSIN CONSTRUCTION LLC	NC
Potomac Haven Inc.	VA
Prevailance, Inc.	VA
ProMed Medical Solutions	TX
Propulsion Controls Engineering	CA
PSJ Consulting LLC	VA
Purpose WorX	VA
Q&A Diversified LLC	TX
R&K Solutions, Inc.	VA
R3 Strategic Support Group	CA
Racey Group, Inc.	MI
Raymond Global, Inc.	GA
RedTrace Technologies, Inc.	MD
Renova Environmental Company	NJ
Ribeiro Construction Co., Inc.	MD
RIG Consulting	PA
Rigaud Global Company	VA
RKE Contractors	MO
RLF	FL
Rock & Associates	CO
rockITdata	NC
Rocky Bleier Construction Group	PA
Rothco	MA

Ryzhka International LLC	FL
SA Technical Services, Inc.	FL
Saam Architecture	MA
Scale2market, LLC	MD
scDataCom	GA
Scout	CA
SD3IT	FL
Semper Environmental, LLC	UT
Semper Tek, Inc.	KY
Sentry View Systems, Inc.	FL
SERVISS LLC	MD
Sidus Solutions LLC	CA
Sierra Kru	GA
Small GovCon Solutions, LLC	FL
Sole Trader Renewable Energy LLC	TN
Solutions Development Corporation	MD
Solvitur Systems LLC	VA
South Alabama Contracting LLC	AL
South Central Roofing, Inc.	IN
Southeast Cherokee Construction, Inc.	AL
Spahr Solutions Group, LLC	NC
Specialized Engineering Solutions, Inc.	NE
STAR Geoenvironmental, LLC	TX
SteelGate LLC	GA
Stell Environmental Enterprises, Inc.	WA
Sterling Williams & Associates LLC	IL
Stingray Consulting Services	GA
Stone Rickhouse Group, LLC	KY
Strategic Growth Partners	MD
StratNovaFed	VA
Structural Associates, Inc.	NY
Subsidium, Inc.	VA
Summit Federal Services, LLC	MD
Susquehanna Civil Inc.	PA
SynaVoice	VA
Syntelligent Analytic Solutions, LLC	VA
T/M Maintenance Service, LLC	SC
Tambourine Innovation Ventures	VA
TCG	VA
Tech Army	FL

TechAnax	VA
Technical Resolution LLC	VA
Technology Management Solutions LLC	DE
Tecnico Corporation	VA
Teya Development	AK
The Alamo Travel Group, LP	TX
The Avery Group	GA
The Cotton Exchange	NY
The Kenjya-Trusant Group, LLC	MD
The Lexis Group	PA
The Maclean Group LLC	CA
The Old Town Soap Company	CA
The Pulse of GovCon LLC	VA
The So Company	NY
The Toota Group	NJ
Theory AI	WY
Theta LLC	MD
TI Verbatim Consulting, Inc.	WV
TN Federal Consulting, LLC	FL
TransPacific Communications	MD
TREVET	CA
TrueNorth Federal Group	FL
Trust Consulting Services Inc.	DC
U.S. Label & Ribbon Group	OH
Ulu Companies (Ke Kumu Ulu)	HI
Ulu HI-Tech, Inc.	HI
Unalakleet Native Corporation	AK
Union Machine Company of Lynn, Inc.	MA
UpSlope Advisors	VA
US Eco Products Corporation	MA
USX Cyber LLC	VA
V-Project Management Consulting LLC	MD
Vali Cooper International, LLC	LA
Valkyrie Contracts, LLC	MD
Vaske Computer Inc.	MN
Venesco LLC	VA
Veritas Construction, Inc.	CO
Verve, LLC	MD
Visionary Consulting Partners, LLC	VA
Vital Facilities and Construction, LLC	VA

Vitality TechNet, Inc.	FL
VITG Corp	MD
VMSI	VA
VWGB LLC	VA
W2 Consulting Corporation	MD
Walker Diving Underwater Construction LLC	NJ
Ware River Consulting LLC	VA
Washington Defense Corporation	VA
Washington Premier Group LLC	DC
WIB Strategic Solutions	MD
Wilco Group LLC	VA
Wolf Field Solutions LLC	FL
Wright Bros., LLC	AL
Yerba Buena Engineering & Construction, Inc	CA
Zenius Corporation	VA
ZING Health Solutions, LLC	DE
ZYGOS Consulting LLC	VA
ZZ Construction, Inc.	CA



May 20, 2026

Dear Members of the House Small Business Committee:

On behalf of thousands of Main Street businesses and agricultural producers across the United States, the Main Street Competition Coalition writes to express our support for the Main Street Competes Act.

This bipartisan legislation, introduced by Reps. Derek Schmidt (KS-02) and Hillary Scholten (MI-03), would refocus the Small Business Administration on promoting competitive markets, enhancing consumer choice, and encouraging business ownership.

The Main Street Competition Coalition represents a diverse group of Main Street businesses and agricultural producers dedicated to revitalizing and reforming the antitrust laws. We support antitrust policies that establish a level playing field for businesses and consumers alike. Our primary objective is to promote competition so consumers have real choices.

Rigorous enforcement of U.S. antitrust laws is critical to preserving competitive markets, empowering small businesses to compete, and preventing dominant players from undermining competition and free enterprise.

The Main Street Competes Act would empower the Small Business Administration to evaluate the effectiveness of antitrust law enforcement in maintaining a competitive landscape for small businesses. We respectfully request that members of the House Small Business Committee support the legislation when it comes to a vote.

Sincerely,

The Main Street Competition Coalition

ROGER WILLIAMS, TEXAS
CHAIRMAN

NYDIA M. VELAZQUEZ, NEW YORK
RANKING MEMBER

Congress of the United States
U.S. House of Representatives
Committee on Small Business
2361 Rayburn House Office Building
Washington, DC 20515–0315

December 13, 2023

Hon. Shalanda Young
Director
White House Office of Management and Budget
725 17th Street NW
Washington, DC 20503

Hon. Gina Raimondo
Secretary
U.S. Department of Commerce
1401 Constitution Avenue NW
Washington, DC 20230

Dear Director Young and Secretary Raimondo:

Thank you for your efforts to mitigate the risks posed by the advent of widespread artificial intelligence (AI) technology use. As generative AI tools such as chatbots and image generators proliferate and enter mainstream use, this work is becoming increasingly important in ensuring fairness and a level playing field for everyday Americans, especially the hardworking small business owners that power our economy.

As more state, local, and potentially federal agencies deploy AI large-language model (LLM) chatbots to provide services and advice to small business owners, we must ensure the information they provide is reliable and helpful. To this end, President Biden's recent Executive Order 14,110, directing agencies and departments to report on government AI use risk mitigation, and Vice President Harris's announcement of an AI Safety Institute to issue relevant guidance are very helpful.[1] We hope to see, in these forthcoming reports and guidance, perspectives on the use of LLM chatbots to help make government services more accessible and available to all.

As you may know, the City of New York recently announced the creation of the first-of-its-kind MyCity chatbot, developed in tandem with Microsoft and OpenAI. This chatbot is intended to answer questions about operating small businesses, including guidance on City small business services and resources, compliance with regulatory requirements, and small business planning. For questions it is unable to answer, the MyCity chatbot will connect users to a human city employee to help respond to their requests. While the MyCity chatbot currently operates only in English, we understand that there are plans to provide and expand non-English language access.[2]

[1] Exec. Order No. 14,110, 88 Fed. Reg. 75,191 (Oct. 30, 2023); *FACT SHEET: Vice President Harris Announces New U.S. Initiatives to Advance the Safe and Responsible Use of Artificial Intelligence*, THE WHITE HOUSE (Nov. 1, 2023), https://www.whitehouse.gov/briefing-room/statements-releases/2023/11/01/fact-sheet-vice-president-harris-announces-new-u-s-initiatives-to-advance-the-safe-and-responsible-use-of-artificial-intelligence.

[2] *Transcript: Mayor Adams Releases First-of-Its-Kind Plan for Responsible Artificial Intelligence Use in NYC Government*, CITY OF N.Y. (Oct. 16, 2023), https://www.nyc.gov/office-of-the-mayor/news/782-23/transcript-mayor-adams-releases-first-of-its-kind-plan-responsible-artificial-intelligence-use; Ethan Stark-Miller, *Mayor Adams Rolls Out AI Action Plan, 'Chatbot' to Assist Small Business Owners,* AMNY (Oct. 16, 2023),

The MyCity chatbot, and others that follow, have great potential to streamline Americans' navigation of the byzantine layers of government, and with more language features, to make it more accessible to immigrant Americans. We are particularly encouraged by the MyCity chatbot's weblink citations leading to human-written content in its answers to users and its advice to verify information from outputs.

With that said, great uncertainty surrounds LLMs' ability to share information reliably and accurately, especially of the technical kind needed by small businesses to start up, interact with government agencies, and navigate rules and regulations. As you know, widely accessible LLM chatbots quickly generate text statistically likely to appear human-written, accurate, and tailored to user requests. Because of these capabilities, last year's release of the LLM ChatGPT by OpenAI captured the imagination of people all over the world. However, documented cases quickly surfaced of LLM chatbots printing false information (also known as hallucinations),[3] omitting important facts in outputs,[4] and expressing racial prejudice.[5] LLM chatbots' judgement calls in what information to consider, include, exclude, emphasize, and downplay in their outputs are not well-understood or transparent.

Therefore, we respectfully request that you incorporate the following considerations in your upcoming research and guidance:

1) The levels of frequency and significance of inaccuracies and information omissions acceptable for chatbots providing routine government services and regulatory advice;
2) Recommendations on safeguards against hallucinations or information omissions in agency chatbot outputs and best practices for agency implementation;
3) How to best evaluate, measure, and address racial and other bias in chatbot outputs and decision making;
4) Recommendations on which questions agency chatbots should deem unanswerable and needing human answers;
5) Recommended metrics for agencies to evaluate chatbot output quality and user satisfaction;
6) Measures to optimize the ease-of-use and accessibility of small business-facing agency chatbots for entrepreneurs; and
7) Potential remedies that agencies serving small businesses can use in the event any future chatbots inaccurately counsel an entrepreneur.

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https://www.amny.com/politics/mayor-adams-rolls-out-ai-action-plan-chatbot-to-assist-small-business-owners.

[3] Hussam Alkaissi & Samy I. McFarlane, *Artificial Hallucinations in ChatGPT: Implications in Scientific Writing*, CUREUS (2023), https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9939079/.

[4] Kees Van Deemter & Ehud Reiter, *"Lying" in Computer-Generated Texts: Hallucinations and Omissions*, OXFORD UNIV. (Jun. 29, 2023), https://blog.oup.com/2023/06/lying-in-computer-generated-texts-hallucinations-and-omissions; Kalliopi Terzidou, *Generative AI for the Legal Profession: Facing the Implications of the Use of ChatGPT Through an Intradisciplinary Approach*, MEDIALAWS (Sep. 8, 2023), https://www.medialaws.eu/generative-ai-for-the-legal-profession-facing-the-implications-of-the-use-of-chatgpt-through-an-intradisciplinary-approach.

[5] Thomas Germain, *'They're All So Dirty and Smelly:' Study Unlocks ChatGPT's Inner Racist*, GIZMODO (Apr. 13, 2023), https://gizmodo.com/chatgpt-ai-openai-study-frees-chat-gpt-inner-racist-1850333646.

We are excited to see LLM technology mature and revolutionize the way we as public officials engage and serve entrepreneurs and other constituents. However, as government agencies begin deploying these tools for widespread public use, it is important that they remain reliable and helpful, and minimize implicit biases. We look forward to reviewing your work and further engaging on this issue for the benefit of America's small businesses. Please contact Matt Low from the House Committee on Small Business at matthew.low@mail.house.gov for any questions you may have. Thank you for your attention to this important matter.

Sincerely,

Nydia M. Velázquez
Ranking Member
Committee on Small Business

Morgan McGarvey
Ranking Member,
Subcommittee on Innovation,
Entrepreneurship, and
Workforce Development

Shri Thanedar
Member of Congress

Dean Phillips
Member of Congress

Judy Chu
Member of Congress

Kweisi Mfume
Member of Congress

Greg Landsman
Member of Congress

Hillary J. Scholten
Member of Congress

eHealth

May 19, 2026

The Honorable Beth Van Duyne
U.S. House of Representatives
Washington, D.C. 20515

Dear Congresswoman Van Duyne:

On behalf of eHealth Inc., a leading private online insurance marketplace, I am writing in strong support of H.R. 5498, the "Small Business Health Options Awareness Act," which ensures the Small Business Administration disseminates information from federal agencies about Individual Coverage Health Reimbursement Arrangements (ICHRAs). For nearly 30 years, eHealth has helped individuals, families and employers find and keep the health coverage they need guided by licensed advisors and innovative technology support. eHealth has been meeting growing demand for ICHRAs from employers of all sizes to help them address the diverse needs of their workforces. We urge the Small Business Committee's passage of this measure.

ICHRAs are a win-win for both working families and the entities contributing toward their health benefits. Employees are able to acquire coverage which has the providers, medication, and services they require and prefer. Employers gain predictable health benefit expenses as well as reduced overhead for plan administration. Moreover, non-sponsoring small businesses have a low-barrier way to start offering a health coverage benefit.

According to research eHealth conducted nationwide in February 2026 of more than 1,500 Americans, nearly all those under age 65 (97%) say that finding the right plan for their needs is more important than having the same plan as coworkers or family members. Additional research eHealth conducted in August 2025 of more than 500 small to mid-sized businesses (<500 employees) found that most think an ICHRA-style model makes more sense than arranging a traditional group plan: 75% of respondents say employers should make defined monetary contributions for employees to use toward purchasing their own coverage, rather than sponsoring a employer-based group health plan. Two-thirds (66%) of those not currently offering group health benefits say they would contribute toward the cost of employee-purchased health insurance premiums if there was a way to do so.

ICHRAs open an entirely new range of options for employees and the potential for much greater satisfaction with their selection as their life needs evolve. We urge Congress's broad support for your measure and thank you for your attention to the needs of employers when seeking health care solutions for their workforces.

Sincerely,

Kate Sullivan

Kate Sullivan
Vice President, Government Affairs
eHealth, Inc.

www.ehealth.com | Kate.Sullivan@ehealth.com | 202.256.6456

NACA
Native American Contractors Association

Protecting the rights of Indigenous Peoples to create economic development through government contracting

May 18, 2026

The Honorable Roger Williams
Chair
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Nydia Velázquez
Ranking Member
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

Dear Chair Williams and Ranking Member Velázquez,

On behalf of the Native American Contractors Association (NACA) and the Native-owned small businesses we represent, we respectfully submit this letter in support of H.R. 2804, the Protecting Small Business Competitions Act of 2025. This legislation would codify the "Rule of Two" in the Federal Acquisition Regulation (FAR), which would preserve small business competition across agencies and allow them to successfully enter, compete, and remain in the federal marketplace.

The Rule of Two requires federal agencies to set aside contracts for small businesses whenever market research indicates at least two small businesses can submit competitive proposals. This ensures that small businesses remain viable participants in federal contracting and has driven procurement participation and competition. The Small Business Administration's (SBA) rulemaking has emphasized that "the Rule of Two is the cornerstone of the Federal government's support for small business prime contracting…to create more contact opportunities for small business, particularly small, disadvantaged business."[1] Any dilution or incorrect exception of the Rule of Two creates declines in small business prime awards, threatening the survival of the program and its participants.

Collectively, participation in small business programs, such as the SBA 8(a) Business Development Program, has become the second largest economic driver in Native communities after gaming. Native-owned companies employ over 100,000 people across all 50 states and internationally through federal contracting, and a significant portion of Native-owned companies' expertise and focus has been supporting the US military with approximately 65%-70% of contract awards each year going to support Department of War operations. Additionally, a 2021 Minneapolis Federal Reserve's Center for Indian Country Development (CICD) study, federal contracting to Native-owned companies increased from close to 0% of federal government contracting in the mid-1990s to 2.5% by the end of 2021.[2] Should the Rule of Two no longer be mandated for contracting officers to implement, the government would no longer have any incentive to support the small business

[1] (89 FR 85072-01)
[2] https://www.minneapolisfed.org/article/2022/federal-contractings-expanding-revenue-role-in-indian-country

industrial base when there has already been a decline of over 50% of small business participants in federal contracting since 2008.[3]

It is imperative Congress act to protect the Rule of Two and codify this decades long policy to preserve small businesses competition in the federal marketplace. We urge the House Committee on Small Business to pass H.R. 2804, the Protecting Small Business Competitions Act of 2025, out of committee and send it to the full House for consideration.

Thank you for your attention to this important matter facing small businesses across the country and the federal contracting community. Should you have any questions, please contact Josh Jackson, NACA's Legislative Director, at josh@nativecontractors.org.

Sincerely,

Jon Panamaroff
Co-Chair
Native American Contractors Association

Haven Harris
Co-Chair
Native American Contractors Association

[3] https://www.sbc.senate.gov/public/_cache/files/6/c/6c4bc1d5-8fb3-4780-9928-6aa10b42b1e5/684CDD8A379BC5B497135D6F9801DEAABE2717F846C3CE6FFAEDD345FC2A7ED5.sbcreport.pdf

ALLIANCE for EXPANDING AMERICA'S WORKFORCE

May 19, 2026

The Honorable Roger Williams
Chairman, House Committee
on Small Business
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Nydia M. Velázquez
Ranking Member, House Committee
on Small Business
U.S. House of Representatives
Washington, D.C. 20515

RE: Alliance for Expanding America's Workforce, Position on H.R. 2804 (119), *Protecting Small Business Competitions Act of 2025*

Dear Chair Williams and Ranking Member Velázquez:

On behalf of **the Alliance for Expanding America's Workforce** (AEAW; the Alliance), I am writing to share our perspective regarding H.R. 2804 (119), the *Protecting Small Business Competitions Act of 2025*. While we support expanding opportunities for small businesses to thrive, we are concerned that in its current form this legislation will have unintended but serious consequences for the AbilityOne Program and the thousands of Americans who are blind or have significant disabilities that it employs.

The Alliance is an independent, nationwide coalition of organizations dedicated to modernizing federal procurement, hiring practices, and employment policies to drive greater workforce success for people with disabilities. Of our more than two-dozen members, many are direct employers of people with disabilities, nonprofit organizations fulfilling AbilityOne contracts.

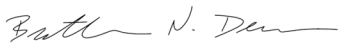
The Alliance believes that applying a broad statutory "Rule of Two" mandate across all federal agencies would undermine the stability of the AbilityOne Program. The predictable nature of these contracts is the bedrock of the program's employment mission. The Federal Acquisition Regulation currently gives small business priority in all contracting, but the AbilityOne Program enjoys no corresponding preference, resulting in an already uneven playing field. **This legislation would exacerbate this imbalance and hinder the future growth of the AbilityOne Program.**

Without clear language protecting the future of AbilityOne, this bill, if enacted, would shift an existing regulatory directive into a true statutory mandate and compel contracting officers to prioritize small business set-asides over established AbilityOne contracts, ultimately reducing employment opportunities for AbilityOne employees, a group of Americans that is historically un- or underemployed at twice the rate of their nondisabled peers and likely to become dependent on federal entitlement benefits. **With respect, we ask that the Committee decline to move forward**

with this legislation until language that would protect the future of the AbilityOne Program can be inserted.

Thank you for your consideration of our views and for your continued leadership on this Committee. If I or any of the members of the Alliance can be of service, please do not hesitate to reach out.

Sincerely,



Bartholomew N. Devon, Ed.M, MELP, Esq.
Executive Director
Alliance for Expanding America's Workforce

About The Alliance for Expanding America's Workforce:

The Alliance for Expanding America's Workforce (AEAW) is an independent, nationwide coalition of government contractors, advocates, and seasoned employers dedicated to modernizing federal procurement, hiring practices, and employment policies to drive greater workforce success for people with disabilities. Grounded in real-world expertise and cross-sector collaboration, AEAW works to dismantle systemic employment barriers, optimize federal purchasing by tapping into this highly effective talent pool, and reinforce the AbilityOne Program, the nation's largest economic empowerment engine for Americans with disabilities. By connecting stakeholders across disability policy and workforce development, AEAW serves as a trusted national resource committed to advancing holistic, bipartisan strategies that increase community engagement, reduce benefit dependency, and expand meaningful career opportunities.

National Veteran Small Business Coalition

June 9, 2025

The Honorable Joni Ernst
Chair,
Committee on Small Business & Entrepreneurship
United States Senate
260 Russell Senate Office Building
Washington, DC 20510

The Honorable Edward J. Markey
Ranking Member
Committee on Small Business & Entrepreneurship
United States Senate
255 Dirksen Senate Office Building
Washington, DC 20510

The Honorable Roger Williams
Chair, Committee on Small Business
United States House of Representatives
2336 Rayburn House Office Building
Washington, DC 20515

The Honorable Nydia Velazquez
Ranking Member, Committee on Small Business
United States House of Representatives
260 Russell Senate Office Building
Washington, DC 20515

Dear Chairs Ernst and Williams and Ranking Members Markey and Velazquez,

On behalf of the National Veteran Small Business Coalition (NVSBC) and over 1.6 million Veteran Owned Small Businesses (VOSB) including 30,000 Service-Disabled Veteran-Owned Small Businesses (SDVOSB), we respectfully urge your support for H.R. 2804, "Protecting Small Business Competitions Act for 2025. Codifying the "Rule of Two" will enhance competition for all small business opportunities and strengthen our industrial base.

While the "Rule of Two" has been in place for decades and reaffirmed by federal courts, it has not been codified in the Federal Acquisition Regulations (FAR) to allow small businesses to compete for and win a fair proportion of government contracts. H.R. 2804 will,

- Ensure fair competition for small businesses by eliminating ambiguity in procurement practices and opportunities;
- Broaden the industrial base by retaining and encouraging small business talent, innovations and solutions; and
- Promote economic growth that contributes to both our national and local economies.

Over the past decade, the number of small businesses entering the federal marketplace has dropped by nearly 60 percent. Codifying the "Rule of Two" is critical to reversing the decline and ensuring America's economic resilience and competitiveness.

Thank you for your leadership and consideration of this letter of support. We urge Congress to support the passage of H.R. 2804. NVSBC is grateful for your support of Veteran small business owners and the small business community at large. For additional information, my email is Scott.Jensen@nvsbc.org or you may call 703-889-5742.

Sincerely,

Scott Jensen
Executive Director

SMALL BUSINESS MAJORITY

May 19, 2026

The Honorable Roger Williams
Chairman
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Nydia Velázquez
Ranking Member
Committee on Small Business
U.S. House of Representatives
Washington, D.C. 20515

Dear Chairman Williams, Ranking Member Velázquez and members of the U.S. House Committee on Small Business:

As a leading representative of America's 36 million small businesses, Small Business Majority writes to express our opposition to H.R. 5498, the *Small Business Health Options Awareness Act*, which directs the Small Business Administration (SBA) to promote the availability of Individual Coverage Health Reimbursement Arrangements (ICHRAs) to small businesses.

Small businesses and entrepreneurs nationwide continue to struggle with skyrocketing healthcare costs, which strain their bottom line and impact their ability to hire and retain quality employees. While healthcare costs have long represented a challenge for small businesses, the expiration of the Affordable Care Act's (ACA) enhanced premium tax credits last year, paired with the drastic Medicaid cuts enacted through H.R. 1, have led to historic price increases across health insurance markets in 2026. In fact, 71% of small business owners report that their healthcare premiums have increased over the past year.[1]

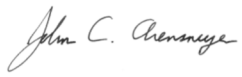
Congress must prioritize expanding true, affordable coverage options for the small business community. However, certain employer-sponsored healthcare reimbursement plans, like ICHRAs, fall short of providing quality health insurance coverage options for the small business community. Expanding ICHRA uptake among small businesses would ultimately destabilize the individual marketplace by flooding it with higher-risk, part-time, and older workers, while simultaneously disqualifying more small business employees from the vital premium tax credits they rely on for affordable coverage. This shift is especially concerning given that roughly half of all ACA Marketplace enrollees are part of the small business ecosystem, and more than 90% of *all* ACA Marketplace enrollees claimed the premium tax credit in 2025.[2] Tasking trusted SBA resource partners, including Small Business Development Centers and district offices, with promoting these inadequate options to millions of small businesses will only deepen the larger healthcare affordability crisis facing small businesses and their employees across the nation.

Despite urgent calls from the small business community to address rising healthcare costs, Congress continues to fall short of providing meaningful relief, turning instead to proposals like H.R. 5498 that will restrict the types of plans available to workers and drive premiums higher. Furthermore, this legislation saddles SBA district offices and resource partners with additional mandates at a time when their workforce is already being slashed, and the White House's FY27 budget proposal threatens to eliminate funding for resource partners entirely.

[1] "Voice of Main Street: Small businesses being strained by rising costs." Small Business Majority. March 25, 2026. https://smallbusinessmajority.org/our-research/voice-of-main-street/small-businesses-being-strained-rising-costs
[2] "About Half of Adults with ACA Marketplace Coverage are Small Business Owners, Employees, or Self-Employed." KFF. September 10, 2025. https://www.kff.org/affordable-care-act/about-half-of-adults-with-aca-marketplace-coverage-are-small-business-owners-employees-or-self-employed/

We strongly urge you to oppose H.R. 5498, as it endangers Marketplace stability and undermines affordable coverage for small businesses and their workers. Should you have any questions, please contact Connor Coursey, our Federal Government Affairs Manager, at ccoursey@smallbusinessmajority.org.

Sincerely,



John Arensmeyer
Founder & CEO
Small Business Majority

the MAIN STREET alliance

May 19, 2026

The Honorable Chairman Roger Williams
House Committee on Small Business
U.S. House of Representatives
Washington, DC 20515

Dear Chairman Williams,

On behalf of Main Street Alliance, a national network of small business owners advocating for equitable economic policies that allow Main Street businesses and workers to thrive, we write in opposition to H.R. 5498, the Small Business Health Options Awareness Act.

While the bill is framed as an effort to increase awareness of Individual Coverage Health Reimbursement Arrangements (ICHRAs), the practical effect of this legislation would be to direct Small Business Administration (SBA) resources toward promoting a healthcare model that undermines comprehensive, affordable coverage for workers and destabilizes insurance markets relied upon by small businesses.

Under H.R. 5498, Small Business Development Centers (SBDCs), SBA district offices, and SBA communication channels would be required to promote ICHRAs to small businesses. We strongly oppose using taxpayer-funded small business assistance infrastructure to market a healthcare arrangement that shifts risk and costs onto employees while weakening traditional employer-sponsored coverage.

ICHRAs fundamentally alter the relationship between employers and employee healthcare by moving workers from group plans into the individual insurance marketplace. While proponents claim this creates "choice," in reality ICHRAs often leave workers with fewer meaningful options, higher costs, and less stable coverage.

Most concerning for the small business community, ICHRAs contribute to healthcare discrimination against certain classes of workers. Existing federal rules allow employers to segment employees into different classes and offer different healthcare arrangements based on classifications such as full-time versus part-time status, salaried versus hourly employees, seasonal workers, employees in different geographic regions, or workers employed through staffing firms. This creates substantial risks that lower-wage, part-time, seasonal, or otherwise vulnerable workers could be pushed into less comprehensive coverage arrangements while higher-paid employees retain stronger employer-sponsored plans. Small businesses work hard to attract and retain employees in a competitive labor market, and policies that encourage unequal treatment in healthcare benefits only make that challenge more difficult.

Additionally, employees offered an ICHRA can lose access to subsidized marketplace coverage. Under current rules, if an employee is offered an "affordable" ICHRA, they are no longer eligible for premium

tax credits on the marketplace unless their share of premiums exceeds 9.02 percent of household income. In practice, many workers lose critical financial assistance and are forced into an impossible choice: accept inadequate or costly coverage through an ICHRA or go uninsured altogether. This does not expand access to healthcare; it reduces affordability and financial security for working families.

Small business owners consistently tell us that affordable, stable, and comprehensive healthcare is one of the most important tools for building a strong workforce and sustaining local economies. Rather than promoting arrangements that fragment coverage and shift administrative burdens onto workers, there should be focus on policies that lower healthcare costs, strengthen the marketplace, and expand affordable coverage options for small employers and their employees.

For these reasons, Main Street Alliance strongly urges Congress to oppose H.R. 5498.

Sincerely,

Main Street Alliance

THATCH

May 20, 2026

The Honorable Roger Williams
Chairman
Committee on Small Business
U.S. House of Representatives

The Honorable Nydia M. Velázquez
Ranking Member
Committee on Small Business
U.S. House of Representatives

Dear Chairman Williams and Ranking Member Velázquez:

On behalf of Thatch, I write in strong support of **H.R. 5498, the Small Business Health Options Awareness Act of 2026**. We thank Rep. Beth Van Duyne for sponsoring this legislation. The bill would direct the Small Business Administration (SBA) to share information about individual coverage health reimbursement arrangements (ICHRAs) with small businesses through existing SBA outreach channels.

Thatch is a health benefits platform that works with employers to administer ICHRA budgets and helps employees shop for and enroll in ACA-compliant individual market plans. Most of the tens of thousands of employees we serve work for small businesses. We see firsthand how ICHRAs put health benefits within reach for employers who had given up on traditional group plans.

H.R. 5498 deserves bipartisan support for three reasons:

- **ICHRAs are a small business competitiveness tool**, giving small employers an affordable, sustainable way to recruit and retain talent without the volatility of small-group renewals.
- **ICHRAs strengthen the individual market**, by bringing in new working-age lives and retaining ACA enrollees who might otherwise lose coverage as federal subsidies shrink, protecting the risk pool and reducing taxpayer costs from uncompensated care.
- **ICHRA policy is already bipartisan**. States from Connecticut to Mississippi to Wisconsin are advancing ICHRA tax credit legislation, with bills across the country attracting bipartisan sponsorship and near-unanimous votes.

Enacting H.R. 5498 would amplify these state efforts. A state tax credit serves its purpose only if employers know the option it rewards, and H.R. 5498 helps SBA reach exactly those businesses through the channels they already use.

As the bill moves forward, we urge Members on both sides of the aisle to support it. The bill fits SBA's mission and addresses a real information gap that limits small business competitiveness. This is exactly the kind of measure that should pass the House on a strong bipartisan vote.

Thatch is glad to be a resource as Congress considers this legislation. Please contact our Head of Policy, Bruce Johnson at bruce@thatch.com, with any questions. Thank you for your consideration.

Sincerely,

Chris Ellis
Chief Executive Officer
Thatch

Attachments: (1) H.R. 5498 FAQ (2) Summary of State ICHRA Tax Credit Legislation

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Mr. Fuller (GA-14)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 2:23 PM ET

Measure: ANS to H.R. 4238 – Disaster Loan Accountability and Reform Act

Offered By: Chairman Williams

Amendment #: 1

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
X			

FC Vote #	1

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Mr. Fuller (GA-14)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 2:38 PM ET

Measure: ANS to H.R. 826 – COVID Fraud Transparency Act of 2025

Offered By: Chairman Williams

Amendment #: 1

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
X			

FC Vote #	2

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Mr. Fuller (GA-14)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 3:18 PM ET

Measure: ANS to H.R. 2804 – Protecting Small Business Competitions Act of 2025

Offered By: Ranking Member Velazquez

Amendment #: 1

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
X			

FC Vote #	3

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Mr. Fuller (GA-14)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:15 PM ET

Measure: ANS to H.R. 5498 – Small Business Health Options Awareness Act of 2025

Offered By: Ms. Van Duyne

Amendment #: 1

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
X			

FC Vote #	12

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:09 PM ET

Measure: **H.R. 4238** – Disaster Loan Accountability and Reform Act (As Amended)

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	4

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:10 PM ET

Measure: **H.R. 8879** – Oversight and Transparency for Small Business Certifications Act of 2026

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	5

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:12 PM ET

Measure: **H.R. 826** – COVID Fraud Transparency Act of 2025 (As Amended)

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	5

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:13 PM ET

Measure: **H.R. 8880** – Small Business Cybersecurity Assistance Evaluation Act of 2026

Offered By:

Amendment #:

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	7

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:13 PM ET

Measure: **H.R. 8881** – SBA Artificial Intelligence Utilization Act of 2026

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	8

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:14 PM ET

Measure: **H.R. 8882** – Main Street Competes Act

Offered By:

Amendment #:

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	9

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:15 PM ET

Measure: **H.R. 915** – Small Business Technological Act of 2025

Offered By:

Amendment #:

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	10

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		12	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)	X	
	TOTALS	23	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:15 PM ET

Measure: **H.R. 2804** – Protecting Small Business Competitions Act of 2025 (As Amended)

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	23	*0*	

FC Vote #	11

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		*X*
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		*X*
	Mr. Ellzey (TX-06)		*X*
	Mr. Alford (MO-04)		*X*
	Mr. Finstad (MN-01)		*X*
	Mr. Wied (WI-08)		*X*
	Mr. Bresnahan (PA-08)		*X*
	Mr. Jack (GA-03)		*X*
	Ms. King-Hinds (Del.-CNMI)		*X*
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		*X*
	Mr. Fuller (GA-14)		*X*
			11
	Ranking Member Velazquez (NY-07)	*X*	
	Mr. McGarvey (KY-03)	*X*	
	Ms. Scholten (MI-03)	*X*	
	Ms. McIver (NJ-10)	*X*	
	Mr. Cisneros (CA-31)	*X*	
	Ms. Morrison (MN-03)	*X*	
	Mr. Latimer (NY-16)	*X*	
	Mr. Tran (CA-45)	*X*	
	Ms. Simon (CA-12)	*X*	
	Mr. Olszewski (MD-02)	*X*	
	Ms. Goodlander (NH-02)	*X*	
		11	
	Chairman Williams (TX-25)		*X*
	TOTALS	11	12

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:17 PM ET

Measure: Amendment to the ANS to **H.R. 5498** – Small Business Health Options Awareness Act of 2025

Offered By: Ms. Morrison

Amendment #: 1

Result?	Agreed To: [ ]		
	Not Agreed To: [X]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	11	*12*	

FC Vote #	14

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		X
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		X
	Mr. Ellzey (TX-06)		X
	Mr. Alford (MO-04)		X
	Mr. Finstad (MN-01)		X
	Mr. Wied (WI-08)		X
	Mr. Bresnahan (PA-08)		X
	Mr. Jack (GA-03)		X
	Ms. King-Hinds (Del.-CNMI)		X
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		X
	Mr. Fuller (GA-14)		X
			11
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Ms. Goodlander (NH-02)	X	
		11	
	Chairman Williams (TX-25)		X
	TOTALS	11	12

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:17 PM ET

Measure: Amendment to the ANS to **H.R. 5498** – Small Business Health Options Awareness Act of 2025

Offered By: Ms. Morrison

Amendment #: 1

Result?	Agreed To: [ ]		
	Not Agreed To: [X]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	11	*12*	

FC Vote #	14

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. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)	X	
	Mr. Fuller (GA-14)	X	
		13	
	Ranking Member Velazquez (NY-07)		X
	Mr. McGarvey (KY-03)		X
	Ms. Scholten (MI-03)		X
	Ms. McIver (NJ-10)		X
	Mr. Cisneros (CA-31)		X
	Ms. Morrison (MN-03)		X
	Mr. Latimer (NY-16)		X
	Mr. Tran (CA-45)		X
	Ms. Simon (CA-12)		X
	Mr. Olszewski (MD-02)		X
	Ms. Goodlander (NH-02)		X
			11
	Chairman Williams (TX-25)	X	
	TOTALS	13	11

COMMITTEE ON SMALL BUSINESS
119th Congress (*Second Session*)

Date: 5/20/2026

Time: 4:19 PM ET

Measure: **H.R. 5498** – Small Business Health Options Awareness Act of 2025 (As Amended)

Offered By: _____

Amendment #: _____

Result?	Agreed To: [X]		
	Not Agreed To: [ ]		
	Withdrawn: [ ]		
Voice Vote	*Ayes*	*Nays*	*Present*
	13	*11*	

FC Vote #	15