

119TH CONGRESS
2D SESSION

H. R. 10328

To amend the Small Business Act to provide no-collateral express loans for qualified career law enforcement officers, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 10, 2026

Mr. BRESNAHAN (for himself, Mr. PATRONIS, Mr. MEUSER, and Ms. KING-HINDS) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To amend the Small Business Act to provide no-collateral express loans for qualified career law enforcement officers, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Badge-to-Business
5 Act”.

1 **SEC. 2. EXPRESS LOANS FOR QUALIFIED CAREER LAW EN-**
2 **FORCEMENT OFFICERS.**

3 Section 7(a)(31) of the Small Business Act (15
4 U.S.C. 636(a)(31)) is amended by adding at the end the
5 following new subparagraph:

6 “(I) QUALIFIED CAREER LAW ENFORCE-
7 MENT OFFICERS.—

8 “(i) IN GENERAL.—Except as pro-
9 vided in clause (ii), the Administrator may
10 not collect a guarantee fee described in
11 paragraph (18) in connection with a loan
12 made under this paragraph to a qualified
13 career law enforcement officer on or after
14 January 1, 2027.

15 “(ii) EXCEPTION.—The Administrator
16 may waive the requirements of clause (i) if
17 the cost to the Administration of making
18 such loans is greater than zero for a fiscal
19 year, and such cost is directly attributable
20 to the cost of guaranteeing such loans.

21 “(iii) QUALIFIED CAREER LAW EN-
22 FORCEMENT OFFICER DEFINED.—In this
23 subparagraph, the term ‘qualified career
24 law enforcement officer’ means an indi-
25 vidual who, at the time of application for
26 an express loan, has completed not less

1 than 10 years of service as a career law
2 enforcement officer (as defined in section
3 1709 of the Omnibus Crime Control and
4 Safe Streets Act of 1968 (34 U.S.C.
5 10389)) and—

6 “(I) if currently employed as a
7 career law enforcement officer, is not
8 the subject of a pending criminal in-
9 vestigation or administrative pro-
10 ceeding involving alleged misconduct
11 relating to the individual’s official du-
12 ties; or

13 “(II) if separated from service,
14 was not, at the time of such separa-
15 tion, the subject of a pending criminal
16 investigation or administrative pro-
17 ceeding involving alleged misconduct
18 relating to the individual’s official du-
19 ties.”.

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