

119TH CONGRESS  
1ST SESSION

# H. R. 3174

To increase loan limits for loans made to small manufacturers, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

MAY 1, 2025

Mr. WILLIAMS of Texas introduced the following bill; which was referred to the Committee on Small Business

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## A BILL

To increase loan limits for loans made to small manufacturers, 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 “Made in America Man-  
5       ufacturing Finance Act of 2025”.

6       **SEC. 2. DEFINITIONS.**

7       Section 3 of the Small Business Act (15 U.S.C. 632)  
8       is amended by adding at the end the following:

9       “(gg) **SMALL MANUFACTURER.**—The term ‘small  
10       manufacturer’ means a small business concern—

1 “(1) the primary business of which is classified  
 2 in sector 31, 32, or 33 of the North American In-  
 3 dustrial Classification System; and

4 “(2) all of the production facilities of which are  
 5 located in the United States.”.

6 **SEC. 3. SMALL BUSINESS ACT LOAN LIMITS FOR SMALL**  
 7 **MANUFACTURERS.**

8 Section 7(a) of the Small Business Act (15 U.S.C.  
 9 636(a)) is amended—

10 (1) in paragraph (3)—

11 (A) in subparagraph (A)—

12 (i) by inserting “except as provided in  
 13 subparagraph (B),” before “if the total”;

14 (ii) by striking “would exceed  
 15 \$3,750,000” and inserting the following:  
 16 “would exceed—

17 “(i) \$3,750,000”;

18 (iii) in clause (i), as so designated, by  
 19 striking “, except as provided in subpara-  
 20 graph (B);” and inserting “; or”; and

21 (iv) by adding at the end the fol-  
 22 lowing:

23 “(ii) in the case of a borrower that is  
 24 a small manufacturer, \$7,500,000 (or if

1 the gross loan amount would exceed  
2 \$10,000,000);” and

3 (B) in subparagraph (B)—

4 (i) by striking “would exceed  
5 \$4,500,000” and inserting the following:  
6 “would exceed—

7 “(i) \$4,500,000”;

8 (ii) in clause (i), as so designated, by  
9 striking “section 7(a)(14) for export pur-  
10 poses; and” and inserting “paragraph (14)  
11 for export purposes; or”; and

12 (iii) by adding at the end the fol-  
13 lowing:

14 “(ii) in the case of a borrower that is  
15 a small manufacturer, \$9,000,000 (or if  
16 the gross loan amount would exceed  
17 \$10,000,000), of which not more than  
18 \$8,000,000 may be used for working cap-  
19 ital, supplies, or financings under para-  
20 graph (14) for export purposes; and”; and

21 (2) in paragraph (14)(B)(i), by striking “than  
22 \$5,000,000.” and inserting the following: “than—

23 “(I) except as provided in sub-  
24 clause (II), \$5,000,000; or

1 “(II) in the case of a loan made  
2 to a small manufacturer,  
3 \$10,000,000.”.

4 **SEC. 4. SMALL BUSINESS INVESTMENT ACT OF 1958 LOAN**  
5 **LIMITS FOR SMALL MANUFACTURERS.**

6 Section 502(2)(A)(iii) of the Small Business Invest-  
7 ment Act (15 U.S.C. 696(2)(A)(iii)) is amended by strik-  
8 ing “\$5,500,000” and inserting “\$10,000,000”.

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