

119TH CONGRESS
1ST SESSION

H. R. 3174

IN THE SENATE OF THE UNITED STATES

DECEMBER 2, 2025

Received; read twice and referred to the Committee on Finance

AN ACT

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,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Made in America Man-
3 ufacturing Finance Act”.

4 **SEC. 2. DEFINITIONS.**

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

7 “(gg) SMALL MANUFACTURER.—The term ‘small
8 manufacturer’ means a small business concern—

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

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

14 **SEC. 3. SMALL BUSINESS ACT LOAN LIMITS FOR SMALL**
15 **MANUFACTURERS.**

16 Section 7(a) of the Small Business Act (15 U.S.C.
17 636(a)) is amended—

18 (1) in paragraph (3)—

19 (A) in subparagraph (A)—

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

22 (ii) by striking “would exceed
23 \$3,750,000” and inserting the following:

24 “would exceed—

25 “(i) \$3,750,000”;

(iii) in clause (i), as so designated, by striking “, except as provided in subparagraph (B);” and inserting “; or”; and

(iv) by adding at the end the following:

“(ii) in the case of a borrower that is a small manufacturer, \$7,500,000 (or if the gross loan amount would exceed \$10,000,000);”; and

(B) in subparagraph (B)—

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

“(i) \$4,500,000”;

(ii) in clause (i), as so designated, by striking “section 7(a)(14) for export purposes; and” and inserting “paragraph (14) for export purposes; or”; and

(iii) by adding at the end the following:

“(ii) in the case of a borrower that is a small manufacturer, \$9,000,000 (or if the gross loan amount would exceed \$10,000,000), of which not more than \$8,000,000 may be used for working cap-

Section 502(2)(A)(iii) of the Small Business Invest-
ment Act of 1958 (15 U.S.C. 696(2)(A)(iii)) is amended
by striking “\$5,500,000” and inserting “\$10,000,000”.

Attest: KEVIN F. MCCUMBER,
Clerk.