

Union Calendar No. 350

119TH CONGRESS
1ST SESSION

H. R. 3496

[Report No. 119–402]

To amend the Small Business Act for microloan eligibility for the Commonwealth of the Northern Mariana Islands, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 19, 2025

Ms. KING-HINDS introduced the following bill; which was referred to the Committee on Small Business

DECEMBER 12, 2025

Additional sponsors: Mr. CONAWAY, Mr. CISNEROS, and Ms. GOODLANDER

DECEMBER 12, 2025

Reported with an amendment, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italie*]

[For text of introduced bill, see copy of bill as introduced on May 19, 2025]

A BILL

To amend the Small Business Act for microloan eligibility
for the Commonwealth of the Northern Mariana Islands,
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 “Northern Mariana Is-*
 5 *lands Small Business Access Act”.*

6 **SEC. 2. INCLUSION OF THE COMMONWEALTH OF THE**
 7 **NORTHERN MARIANA ISLANDS IN THE**
 8 **MICROLOAN PROGRAM.**

9 *(a) IN GENERAL.—Section 7(m)(7)(B) of the Small*
 10 *Business Act (15 U.S.C. 636(m)(7)(B)) is amended—*

11 *(1) by inserting “, the Commonwealth of the*
 12 *Northern Mariana Islands” after “Guam” each place*
 13 *it appears; and*

14 *(2) in clause (i)(I)(bb), by striking “¹/₅₅” and*
 15 *inserting “¹/₅₆”.*

16 *(b) TECHNICAL AMENDMENT.—Section*
 17 *7(m)(11)(C)(ii) of the Small Business Act (15 U.S.C.*
 18 *636(m)(11)(C)(ii)) is amended by striking “rural” and all*
 19 *that follows through the end of the clause and inserting*
 20 *“rural; and”.*

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