

119TH CONGRESS
1ST SESSION

H. R. 6600

To direct the Comptroller General of the United States to conduct a study on the disbursement process for certain small business loans, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 10, 2025

Mr. TAYLOR (for himself and Mr. FINSTAD) introduced the following bill;
which was referred to the Committee on Small Business

A BILL

To direct the Comptroller General of the United States to conduct a study on the disbursement process for certain small business loans, 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 “Main Street Lending
5 Improvement Act of 2025”.

1 **SEC. 2. DISBURSEMENT PROCESS FOR CERTAIN SMALL**
2 **BUSINESS LOANS.**

3 (a) STUDY.—The Comptroller General of the United
4 States shall conduct a study on the disbursement process
5 for small business loans.

6 (b) CONTENTS.—

7 (1) IN GENERAL.—In conducting the study
8 under subsection (a), the Comptroller General shall
9 determine for each year during the period beginning
10 on January 1, 2021, and ending on December 31,
11 2024, for each covered region, the measures de-
12 scribed in paragraph (2).

13 (2) MEASURES DESCRIBED.—The measures de-
14 scribed in this paragraph with respect to a covered
15 region are, for each of the portion of such covered
16 region that is part of the Appalachian region and
17 the portion of such covered region that is not part
18 of the Appalachian region—

19 (A) the average length of time—

20 (i) between the submission of an ap-
21 plication for a small business loan by a
22 small business concern for which the prin-
23 cipal place of business is located in such
24 portion and when funds are disbursed with
25 respect to such application; and

1 (ii) to complete each step of the appli-
2 cation and disbursement process for small
3 business loans for small business concerns
4 for which the principal place of business is
5 located in such portion;

6 (B) the number that is equal to the prod-
7 uct of the number of small business loans dis-
8 bursed to small business concerns for which the
9 principal place of business is located in such
10 portion divided by the total number of small
11 business concerns for which the principal place
12 of business is located in such portion and 1000;

13 (C) the number that is equal to the prod-
14 uct of the number of small business loans ap-
15 proved for small business concerns for which
16 the principal place of business is located in such
17 portion divided by the total number of small
18 business concerns for which the principal place
19 of business is located in such portion and 1000;

20 (D) the average and median dollar amount
21 of small business loans disbursed to small busi-
22 ness concerns for which the principal place of
23 business is located in such portion; and

24 (E) the number that is equal to the prod-
25 uct of the aggregate dollar amount of all small

business loans disbursed to small business concerns for which the principal place of business is located in such portion divided by the total number of small business concerns for which the principal place of business is located in such portion and 1000.

(c) BRIEFING AND REPORT.—

(1) INTERIM BRIEFING.—Not later than one year after the date of the enactment of this Act, the Comptroller General shall provide to Congress a briefing on the progress of the study required by subsection (a).

(2) REPORT.—

(A) IN GENERAL.—Not later than two years after the date of enactment of this Act, the Comptroller General shall submit to Congress a report containing the results of the study required by subsection (a).

(B) RECOMMENDATIONS.—The report required by subparagraph (A) shall include recommendations of the Comptroller General for changes to the small business loan disbursement process to—

(i) increase accessibility of small business loans;

1 (ii) decrease the average length of
2 time from when an application for a small
3 business loan is submitted to when funds
4 are disbursed with respect to such applica-
5 tion;

6 (iii) increase the availability of infor-
7 mation to an applicant for a small business
8 loan regarding the status of the application
9 of such applicant, including if any addi-
10 tional information is needed from the ap-
11 plicant to continue processing the applica-
12 tion of such applicant and an estimate of
13 the length of time until the funds with re-
14 spect to such application will be disbursed;
15 and

16 (iv) identify mechanisms and proc-
17 esses internal to the agencies involved in
18 making small business loans that can be
19 changed to reduce inefficiencies of the Gov-
20 ernment with respect to the processing of
21 applications for small business loan.

22 (d) DEFINITIONS.—In this section:

23 (1) COVERED REGION.—The term “covered re-
24 gion” means a region of the Administration that in-
25 cludes any part of the Appalachian region.

1 (2) APPALACHIAN REGION.—The term “Appa-
2 lachian region” has the meaning given such term by
3 section 14102(a)(1) of title 40, United States Code.

4 (3) REGION OF THE ADMINISTRATION.—The
5 term “region of the Administration” has the mean-
6 ing given such term in section 3 of the Small Busi-
7 ness Act (15 U.S.C. 632).

8 (4) SMALL BUSINESS CONCERN.—The term
9 “small business concern” has the meaning given
10 such term under section 3(a) of the Small Business
11 Act (15 U.S.C. 632(a)).

12 (5) SMALL BUSINESS LOAN.—The term “small
13 business loan” means a loan made under title V of
14 the Small Business Investment Act of 1958 (15
15 U.S.C. 695 et seq.), section 7(a) of the Small Busi-
16 ness Act (15 U.S.C. 636(a)), or section 7(m) of the
17 Small Business Act (15 U.S.C. 636(m)), except that
18 such term excludes any loan made under a program
19 established in response to the COVID–19 pandemic.

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