

**MARKUP OF: H.R. 5763, MAIN STREET PARITY
ACT; H.R. 5788, 504 PROGRAM RISK OVER-
SIGHT ACT; H.R. 3496, NORTHERN MARIANA
ISLANDS SMALL BUSINESS ACCESS ACT; H.R.
5764, AI FOR MAINSTREET ACT; H.R. 5784,
ARTIFICIAL INTELLIGENCE WISDOM FOR INNO-
VATIVE SMALL ENTERPRISES (AI-WISE) ACT;
H.R. 5778, IMPROVING SBA ENGAGEMENT ON
EMPLOYEE OWNERSHIP ACT; H.R. 4305, DE-
STROYING UNNECESSARY, MISALIGNED, AND
PROHIBITIVE (DUMP) RED TAPE ACT OF 2025**

HEARING

BEFORE THE

COMMITTEE ON SMALL BUSINESS

UNITED STATES

HOUSE OF REPRESENTATIVES

ONE HUNDRED NINETEENTH CONGRESS

FIRST SESSION

HEARING HELD
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TUESDAY, NOVEMBER 18, 2025

HOUSE OF REPRESENTATIVES,
COMMITTEE ON SMALL BUSINESS,

Washington, DC.

The Committee met, pursuant to call, at 9:54 a.m., in Room 2360, Rayburn House Office Building, Hon. Roger Williams [chairman of the Committee] presiding.

Present: Representatives Williams, Stauber, Meuser, Van Duyne, Ellzey, Alford, LaLota, Finstad, Wied, Bresnahan, Jack, Downing, King-Hinds, Schmidt, Patronis, Velázquez, McGarvey, Scholten, McIver, Cisneros, Morrison, Latimer, Tran, Simon, Conaway, and Goodlander.

Chairman WILLIAMS. Before we get started, I want to recognize Representative Meuser from the great state of Pennsylvania to lead us in the Pledge of Allegiance and a short prayer.

Mr. MEUSER. Will you please stand and bow your heads? Dear God, we appreciate this day bringing us together back here in Washington, doing the best work we can for a great nation. And we thank you for helping be creative. Give us the wisdom. We ask for this often, but please give it to us to focus on the greater good, to truly put you and country ahead of self.

And there is a biblical verse that is known as blessed are the meek for they will inherit the Earth. The meek, of course, are those that are humble, have humility, and appreciate the people and the world around them most. They will inherit the Earth. Allow us to follow this line from Scripture.

In the name of the Father, Son, and the Holy Ghost, God be with you. Thank you. Amen.

We will now do the pledge.

ALL. I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation, under God, indivisible, with liberty and justice for all.

Chairman WILLIAMS. The Committee will now come to order and a quorum is present. Without objection, the Chair is authorized to declare a recess of the Committee at any time.

As required by the House rules, a copy of the legislative measures have been made available to Members and the public at least 24 hours in advance. Without objection, the Committee will vote electronically in accordance with the Committee rules and regulations developed by the House Committees on Rules and Administration.

I now recognize myself for opening remarks.

Today we will mark up seven important bills that support small business across the country. These bills reflect the commitment to equipping entrepreneurs with the tools they need to innovate, grow, and compete in our ever-evolving economy. From the expanding access to artificial intelligence resources, strengthening oversight, removing outdated barriers to capital, and tackling burdensome regulations, each of these bills will support Main Street America in a meaningful way.

As Chairman, I am proud of the network—or proud of the work being done in this Committee to support the administration's efforts and ensure that small businesses remain at the forefront of the American economy. These bills represent the Committee's bipartisan commitment to fostering an environment where small businesses can grow, innovate, and invest in their communities.

Several of the bills we are considering today focus on the transformative role of artificial intelligence and ensure that small businesses have access to resources and training to help them utilize AI. Our bills today will also bring greater accountability and oversight of the SBA 504 loan program and improve access to SBA lending by all types of industries. We will also consider a bill that would finally bring SBA microlending to the Commonwealth of the Northern Mariana Islands.

I appreciate the Ranking Member and the Committee staff who have supported the Committee's effort over the years on this issue. Another bill will require the SBA to implement requirements for the fiscal year 2019 NDAA to provide information and outreach about employee ownership for small businesses. And finally, we will consider a bill that empowers small businesses to report burdensome regulations by codifying the SBA Office of Advocacy's Red Tape Hotline.

I am proud of the continued bipartisan efforts that have resulted in today's markup. These efforts have led to the passage of 18 small business bills out of the House this year, which now await Senate consideration. I look forward to working with my colleagues so we can continue to pass meaningful legislation that empowers small businesses and strengthens our communities.

Now, with that, I look forward to today's markup and I yield to the distinguished Member and my friend, the Ranking Member from New York, Ms. Velázquez, for her opening remarks.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman, for convening this markup today.

As we consider legislation to shape the future of small businesses across the country, it is important to address both the opportunities and challenges facing small businesses today. I plan to lend my support to the six bipartisan bills under consideration and I will lay out my concerns with the last bill. And I appreciate the Chairman's efforts to mark up a fair ratio of Republican and Democratic bills. I am encouraged to see us working together on commonsense, bipartisan bills that provide more opportunity for small businesses because expanding opportunities shouldn't be a partisan issue.

With that said, we need the SBA to be a more accountable partner. Ignoring congressional oversight letters and requests for meetings undermines trust. It needs to change and my hope is that you will join me in ensuring the agency is more responsive to this Committee.

And I am hopeful we can work together on issues that really matter: lowering costs for small businesses. These critical employers who account for a large portion of jobs in this country are not hiring because they are grappling with inflation and escalating costs. According to the Center for American Progress analysis, more than 5 million self-employed small business owners have health insurance coverage through the ACA. We cannot allow these tax credits to expire, causing premiums to double for millions of Americans. And our ranchers and farmers are reeling from decisions on tariffs and beef purchases that have been unilaterally made by this administration. I urge you to schedule a hearing so we can hear directly from small businesses about these important issues.

Thank you again, Mr. Williams, and I look forward to a productive markup. I yield back.

Chairman WILLIAMS. The lady yields back. And does any other Member seek recognition for the purpose of making an opening statement?

Okay. Seeing none, we will now move to consideration of the first bill.

H.R. 5763

The Committee now moves to consideration of H.R. 5763, the Main Street Parity Act, introduced by Chairman, myself, and Representative Simon. The clerk will report the bill.

The CLERK. H.R. 5763, a bill to amend the Small Business—

Chairman WILLIAMS. Without objection, H.R. 5763 is considered as read and open for amendment.

I now recognize myself for a statement on the bill.

Most small business owners applying for 504 loans must contribute 10 percent as a form of down payment. However, if their loan involves a limited purpose property, such as bowling alley, dairy farm, or doctor's office, they must contribute an extra 5 percent, a total of 15 percent down. And everyday businesses on main street like these are unfairly burdened with this extra equity requirement that is based on outdated, inaccurate assumptions that these kinds of businesses pose a greater risk to the program. So most of the loans in these affected industries, like bowling alleys,

hospitals, and wineries, perform better on average than the entire 504 portfolio.

So this bill will remove unnecessary burdens for entrepreneurs who are seeking loans for these special purpose buildings and will put them on equal footing with their peers. This change will support the countless small businesses at the center of our communities and drive the economy. And it is time to bring parity back to main street.

So I urge my colleagues to vote yes on H.R. 5763. And I yield back.

And I now recognize the bill's cosponsor, Representative Simon from the great state of California for her remarks.

Ms. SIMON. It is Simon. But I really like—

Chairman WILLIAMS. Simon.

Ms. SIMON. But I like Simone. It sounds a lot more dignified.

Chairman WILLIAMS. She is my friend. I was just checking her out. Thank you.

Ms. SIMON. Simone gives it a little French flair. My family is from Louisiana, sir.

Thank you so much. And it has been an honor to work with you on this bill together, you and I, championing this bill and others. It has been a real honor. And I want to thank our Ranking Member Velázquez for really lifting up the freshman Members of this Committee to ensure that we are a part of this legislative process full scale.

The Main Street Parity Act is a simple way to support a broad range of small businesses in this country, not just the ones with standard commercial property. So right now, businesses in my district and in districts across the country operate in what is called a special purpose property and they are being penalized simply for having unique construction or building needs. You referenced bowling alleys, and you are absolutely right. These include places, not just bowling alleys, but car washes and marinas and funeral homes and recreation centers. These are the kind of small businesses in our community that serve local families, that create real jobs, and keep our communities running.

The Main Street Parity Act lowers the equity requirement for these borrowers to the same 10 percent required for everyone else. This is definitely a commonsense bill that supports small business owners throughout the country. This bill is a simple fix. It is non-partisan and it really does what our constituents have asked us to do, making small business work on main street in rural and in urban communities throughout this country. It is about promoting fair, inclusive economic growth and recognizing that opportunity should not depend on something as small as the type of building your business happens to own or run in.

I urge all of my colleagues today to support the Main Street Parity Act and ensure fair capital access across all small business industries in our great nation.

Thank you, sir, and I yield back.

Chairman WILLIAMS. I thank Congressman Simon for that.

Are there any other Members who wish to be recognized for a statement on the bill?

I now recognize the Ranking Member to speak on the bill.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman. I support H.R. 5763. This bill makes important adjustments to improve SBA 504 CDC program. I applaud Chairman Williams and Representative Simon for their leadership on this issue.

The 504 CDC program has long supported small businesses in accessing capital for the development of major fixed assets, ensuring that these businesses have the resources they need to be successful and support thousands of jobs across the country. As part of the 504 CDC program, loans are guaranteed for so-called special use properties, like bowling alleys, car washes, and marinas. Since the special use designation was created in 1996, businesses developing these properties have been required to pay a special use penalty when accessing 504 CDC loans. The additional equity requirement was put in place by Congress because of the belief that these special use properties will be challenging to repurpose, shrinking the market pool of potential buyers and making them more difficult to sell, thereby posing a higher risk to the SBA loan portfolio if one of these businesses ever faced financial hardship and needed to be sold.

However, in almost 30 years since the designation was created and the penalty was put in place, many of these properties have been successfully repurposed for alternative uses. More importantly, the shut-off rate since that time is substantially similar to standard 504 CDC loans, demonstrating that this loan poses no greater risk than standard loans. Therefore, it is time to remove the special use penalty and lower the equity barrier these properties face when accessing capital through the 504 CDC program.

This bill reduces the minimum equity requirement for special use property to at least 10 percent, in line with the requirement for standard loans under the 504 CDC program. It also maintains the discretionary authority to require higher equity requirements of the borrower if the CDC so chooses.

I want to thank my Republican colleagues for their collaboration on H.R. 5788, which we are also discussing, that increases the SBA reporting requirements to Congress for 504 CDC loans, including for special use properties, so that we can continue to monitor the changes we are making in this bill in the future. This bill is supported by the National Association of Development Companies.

I urge my colleagues to support the bill and I yield back.

Chairman WILLIAMS. The gentlelady yields back.

And does anyone wish to offer an amendment?

Okay. Seeing none, the question now occurs on favorably reporting H.R. 5763.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it. H.R. 5763 is agreed to.

Ms. KING-HINDS. Mr. Chairman, I would like to request a recorded vote.

Chairman WILLIAMS. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee rule 13 and House rule XI, further proceedings on this bill are postponed.

H.R. 5788

The Committee now moves to consideration of H.R. 5788, the 504 Program Risk Oversight Act, introduced by Representative Tran and Patronis. The clerk will report the bill.

The CLERK. H.R. 5788, a bill—

Chairman WILLIAMS. Without objection, H.R. 5788 is considered as read and open for amendment.

I now recognize the bill's sponsor, Representative Tran from the great state of California for a statement on the bill.

Mr. TRAN. Thank you, Mr. Chairman, for the opportunity to discuss an essential piece of legislation today, the 504 Program Risk Oversight Act. The 504 Program Risk Oversight Act would require the SBA to conduct an annual risk assessment of the 504 CDC program and provide Congress with a report containing the results by December 1st each year.

The 504 Loan Program is SBA's premier economic development program providing low-cost, fixed-rate capital to help small businesses expand. Since its inception in 1986, the program has provided approximately 400 billion in total project financing and created over 3.3 million jobs. In California, that translates to 95 billion in total capital and the creation of over 715,000 good paying jobs.

The SBA's 504 program is central to long-term business growth and competitiveness for many small business owners. However, as small business grow and take on larger and more complex projects, I have heard from my constituents that the limitation in SBA's 504 financing imposes unnecessary constraints on the organic and profitable growth of their business. Many times I have heard that a limitation they faced was when their financing needs were more than what the SBA could lend due to the loan limits. That is why I support increasing the maximum loan size for 504 to allow the program to have a bigger impact and adjust the loan limits which have not been changed since 2010. However, it is also important to ensure program performance remains a top priority and the 504 program stays healthy for its long-term availability to small businesses.

Currently, SBA is not required to conduct an annual portfolio risk analysis of the 504 program and provide Congress with a detailed report containing the results. This bipartisan bill will address the problem and help more Americans launch and grow small businesses by improving oversight and risk assessment of the 504 program. Transparent data is the cornerstone of a productive partnership between the SBA, Congress, and the industry and the work we do to modernize the 504 loan limit for all borrowers while keeping the program healthy.

I am proud to lead this bill and I want to thank my colleague Representative Jimmy Patronis for his partnership in co-leading this important piece of legislation with me.

I urge my colleagues to support this important bipartisan bill. Thank you and I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize Representative Patronis from the great state of Florida for a statement on the bill.

Mr. PATRONIS. Thank you, Mr. Chairman. I appreciate my colleague Congressman Tran's work on this good bill. I am pleased also to be a original cosponsor on this legislation.

Transparency and responsible government is key to an effective government. This bill is an example of just that. As a former CFO of the State of Florida, I was responsible for overseeing the state's investments, especially in the retirement space. We must ensure that the taxpayers' dollars are being used effectively and not set on fire. This bill will make sure that there is always risk analysis being done on 504 program activities.

Thank you, Mr. Chairman, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any of the Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. Let me start off by thanking Representatives Tran and Patronis for working together on a bipartisan basis to introduce this important bill. Information and transparency are central to ensuring the proper operation and functioning of the SBA lending programs, including the 504 CDC program. And this bill will help our Committee carry out our oversight responsibility.

For months I have investigated and warned about the rising default levels in the SBA other main lending program, the flagship 7(a) program. Federal law requires the SBA Office of Credit Risk Management to conduct an annual portfolio risk analysis of the 7(a) program and provide Congress with a detailed report of the results. It is this report that has helped our Committee examine the 7(a) program's rising defaults and tailor our actions accordingly. The report provides detailed information on the program's overall risks set forth by industry concentration, risks created by individual lenders, enforcement actions that have been taken, and other important data points.

Unfortunately, a similar statutory requirement does not exist for the 504 CDC program. H.R. 5788 will fix that by compelling the SBA to conduct an annual risk analysis of the 504 CDC program and provide Congress with the results tailored to meet the 504 CDC program's unique features. This bill will require the SBA to provide many of the same data points on the 504 CDC program as it is currently providing us on the 7(a) program.

Let me be clear, loan defaults do not currently seem to be a concern in the 504 CDC program. Publicly available information demonstrate responsible operation of the program, but this bill will give us information we need to monitor the program now and in the future so its zero subsidy requirement is maintained.

Finally, H.R. 5788 will require that the 504 CDC risk report also be posted on the SBA website and made available to the public. H.R. 5788 is supported by the National Association of Development Companies.

Thank you, Mr. Chairman. I yield back.

Chairman WILLIAMS. The gentlelady yields back, and thank you.

And I now recognize myself to speak in support of this legislation.

The SBA's 504 loan program plays a crucial role in financing fixed assets for small businesses through community-based partners. While these loans help local small businesses grow, there is a clear lack of reporting on the health and risk within the 504 portfolio. So as Americans and policymakers need a clear timely information on the program to ensure that taxpayer dollars are protected, we need to know that the program is sustainable and effective for small businesses nationwide.

The 504 Program Risk Oversight Act ensures that Congress can carry out its constitutional duty of oversight by requiring annual data-driven reports from the SBA on the health of the 504 loan program. By enhancing transparency and insight, this legislation will help Congress identify and mitigate risk early, strengthening the long-term viability of the 504 loan program and ensuring continued support for American entrepreneurs.

So I urge my colleagues to vote yes on H.R. 5788, and I yield back.

Does anyone wish to offer an amendment?

Okay. Seeing none, the question is now on favorably reporting H.R. 5788 to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and H.R. 5788 is agreed to.

Mr. PATRONIS. Mr. Chairman?

Chairman WILLIAMS. Yes.

Mr. PATRONIS. I would like to request a recorded vote.

Chairman WILLIAMS. Okay. We have got a recorded vote has been requested. A roll call vote is ordered. And pursuant to Committee rule 13 and House rule XI, further proceedings on this bill are postponed.

H.R. 3496

The Committee now moves to consideration of H.R. 3496, Northern Mariana Island Small Business Access Act, introduced by Delegate King-Hinds and cosponsored by Representative Conaway. And the clerk will report the bill.

The CLERK. H.R. 3496, a bill to amend the Small Business—

Chairman WILLIAMS. Without objection, H.R. 3496 is considered as read and open for amendment.

The bill sponsor Delegate King-Hinds has an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 34—

Chairman WILLIAMS. Without objection, the amendment is considered as read and the substitute will be considered as a base text for the purpose of further amendment.

I now recognize the bill's sponsor, Delegate King-Hinds from the Great Northern Mariana Islands, for a statement on the bill and the amendment.

Ms. KING-HINDS. Thank you, Chairman Williams and Ranking Member Velázquez, for agreeing to include my bill, H.R. 3496, the

Northern Mariana Islands Small Business Access Act, in today's markup. H.R. 3496 would include my district, the Northern Mariana Islands, in the Small Business Administration's Microloan Program. The Microloan Program issues loans of \$50,000 or less at low interest rates to help small businesses that may be unable to access capital elsewhere, grow their businesses, or create jobs.

Since the program became operational in 1992, it has issued over 69,000 loans totaling over 900 million and supported over 250,000 American jobs. Despite the program's impressive impact for Americans across the country, the Northern Mariana Islands is the only state or territory not explicitly included under the law. This bill would simply add the CNMI to be eligible for the program alongside every other territory.

I thank my co-lead on the bill, Representative Conaway, for his best support and Congressman Cisneros for cosponsoring this legislation as well. Again, my bill simply adds my district to the Microloan Program that is already available to all other Americans. I urge my colleagues to support this bipartisan, commonsense, no-cost bill.

Thank you. I yield back.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize Representative Conaway from the great state of New Jersey for a statement on the bill and the amendment.

Mr. CONAWAY. Thank you, Mr. Chairman. I would like to echo support for H.R. 3496, the Northern Mariana Island Small Business Access Act, along with my colleague, Congresswoman King-Hinds.

As has been said, the Commonwealth of Northern Mariana Islands, you know, I don't say that very often, Northern Mariana Islands is one of the six territories in the U.S. and, despite its status as a territory, the Northern Mariana Islands have been excluded from certain small business programs. This is important legislation that would ensure that there are expanded access to SBA's Microloan Program to small businesses on the Northern Mariana Islands.

As you know, access to capital is vital for success and stability of small businesses. The SBA's Microloan Program is designed to assist women, low-income persons, veterans, minority entrepreneurs, and small business owners. And said loans can be used for a myriad of purposes, including working capital, inventory, supplies, furniture, fixtures, machinery, and equipment. Ensuring that the Northern Mariana Islands has better access to this important SBA program is very important and I urge all of my colleagues to support this important piece of legislation.

Thank you, Mr. Chairman. I yield back.

Chairman WILLIAMS. The gentlemen yields back.

Are there any other Members who wish to be recognized for a statement?

Seeing none, I would like to recognize the Ranking Member to speak on the bill and the amendment.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I want to express my support for H.R. 3496, as amended. I commend Delegate King-Hinds and Dr. Conaway for reintroducing the bill we have worked on for several years now.

The Northern Mariana Islands Small Business Access Act is a straightforward but important bill that expands access to the SBA Microloan Program to small businesses in the Commonwealth of the Northern Mariana Islands. The program has been hugely successful.

With that said, small businesses in the Northern Mariana Islands face unique challenges as geographic isolation leads to higher costs for goods and services, and their economy is heavily reliant on tourism, which can ebb and flow with economy and natural disaster. Having access to affordable credit gives small businesses the ability to weather the storms and economic uncertainty and fully prepare for the next opportunity.

I worked to ensure the Commonwealth of the Northern Mariana Islands had access to the Microloan Program as part of a more comprehensive bill to improve the Microloan Program. Despite passing the House, that bill was not considered in the Senate. While I would prefer to handle this issue in a more complete review of the program to make much needed improvements, I am willing to set aside those concerns today to ensure that small business owners in CNMI have access to the SBA Macro Loan program, and I urge my colleagues to support this bipartisan measure.

I yield back.

Chairman WILLIAMS. The gentlelady yields back. Thank you.

I now recognize myself to speak in support of this legislation.

The SBA Microloan Program offers entrepreneurs access to small dollar loans through intermediaries. By statute, the SBA portions Microloan Program funding to each state and territory except for the Commonwealth of Northern Mariana Islands. This exclusion makes it more challenging for small businesses in the Northern Mariana Islands to access capital. And the Northern Mariana Island Small Business Access Act amends the Small Business Act to include the Northern Mariana Islands in the program's geographic coverage.

Expanding microloan eligibility will spark entrepreneurship. It strengthens that local economy for all states and territories and further assisting constituents of our colleague, Delegate King-Hinds, to access opportunities to grow.

I urge my colleagues to vote yes on H.R. 3496, and I yield back.

Does anyone wish to offer an amendment?

Seeing none, the question now occurs on the adoption of the substitute amendment offered H.R. 3496 by Delegate King-Hinds.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it, the amendment in the nature of a substitute H.R. 3496 is adopted.

Okay. The question is now on favorably reporting H.R. 3496, as amended, to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and H.R. 3496, as amended, is agreed to.

Ms. KING-HINDS. Mr. Chairman.

Chairman WILLIAMS. For what purpose does the gentlelady seek recognition?

Ms. KING-HINDS. I would like to request a recorded vote.

Chairman WILLIAMS. Okay. A recorded vote has been requested. A roll call vote is ordered, and pursuant to Committee rule 13 and House rule XI, further proceedings on this bill are postponed.

H.R. 5764

The Committee now moves to consideration of H.R. 5764, AI for Main Street Act, introduced by Representatives Alford and Scholten. The clerk will report the bill.

The CLERK. H.R. 5764, bill to amend the Small Business—

Chairman WILLIAMS. Without objection, H.R. 5764 is considered as read and open for amendment.

The bill sponsor, Representative Alford, has an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 57—

Chairman WILLIAMS. Without objection, the amendment is considered as read and the substitute will be considered as base text for the purpose of further amendment.

I now recognize the bill's sponsor, Representative Alford from the great state of Missouri, for a statement on the bill and the amendment.

Mr. ALFORD. Well, thank you, Mr. Chair. And thank you, Ranking Member Velázquez, for holding this hearing today. It is so good to see everyone on both sides of the aisle.

This Committee exists in Congress to champion main street, to ensure that the small businesses that employ about half of all Americans can continue to thrive. As we all know, the AI revolution is not coming. It is already here. And if any company from main street to wall street is not adapting, they will be left behind. This is why I was proud to introduce the AI for Main Street Act along with Congresswoman Scholten.

This bill directs Small Business Development Centers to help small businesses evaluate and adopt artificial intelligence by providing guidance, training, and outreach. It builds on existing efforts, like America's SBDC AIU program. I urge all of my colleagues to support this important legislation to ensure that main street gets the counseling they need to survive and thrive during the AI era, which is not going away anytime soon.

And with that I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize Representative Scholten from the great state of Michigan for a statement on the bill and the amendment.

Ms. SCHOLTEN. Thank you so much, Mr. Chairman. I have been so proud to partner with Rep. Alford to lead the AI for Main Street Act.

He said it so well and this Committee has recognized the absolute revolutionary power that AI can have for so many of our small business owners. Yet far too many don't know how to access its power in a responsible way. This bill will help small businesses get quality guidance on how to adopt artificial intelligence into their operations.

At a time when AI tools are becoming more accessible, but also more complex, small business owners need trusted local resources to help them navigate this new terrain. We have seen firsthand in our district how cutting-edge AI help from Small Business Development Centers can be just an absolute game-changer, and that is where the AI for Main Street Act comes in. Our bill will direct Small Business Development Centers to provide guidance, training, and outreach to small business owners so they can evaluate the use of AI for their businesses and implement it according to their unique needs.

SBDCs are already a lifeline for small businesses, places where they turn to for help, practical expertise, and real-world solutions. By equipping these centers with AI-focused training, we are meeting small business owners where they are and giving them tools that they can put to work immediately.

In our increasingly connected world, AI presents major changes to our economy and our way of life, from streamlining bookkeeping to managing inventory to improving customer outreach. AI can help small businesses save time, cut cost, stay competitive, but only if they have the knowledge how to use it effectively. That makes it all the more important that small businesses have the right resources. The AI for Main Street Act gives small businesses, again, the key word is trust, that trusted place to turn as they decide how to use AI to serve their goals.

I urge my colleagues to support this bill, and I yield the remainder of my time.

Chairman WILLIAMS. The gentlelady yields back.

Are there any other Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill and the amendment.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I am really pleased to support the AI for Main Street Act, which would allow the Small Business Development Centers to assist small business owners on how to evaluate artificial intelligence. I commend Mr. Alford and Ms. Scholten for working together on this bipartisan legislation.

Among other things, AI has the potential to boost productivity, enhance customer service, and save costs, but small businesses must learn to use and manage AI tools effectively. If they don't, it can backfire and cause serious problems. We all heard the story of the Chevy dealership in Watsonville, California, that deployed an automated customer service chatbot that was manipulated into offering a Tahoe for a dollar and stating the deal is legally binding.

As AI advances, so do the inherent risks. That is why it is important for SBA and its entrepreneurial ecosystem to help small businesses make the most of this technology. And it also makes sense to further empower the national network of SBDCs to guide and train small businesses for the future. I urge my colleagues to vote yes.

I yield back my time.

Chairman WILLIAMS. The gentlelady yields back, and thank you.

And I now recognize myself to speak in support of this legislation.

Evolving artificial intelligence tools are transforming the business world and reshaping how entrepreneurs and small businesses operate and compete. While larger corporations are already harnessing new technologies, many small businesses are struggling to help keep up due to limited resources, lack of training, and concerns about cybersecurity. But the AI for Main Street Act addresses this gap by directing the SBA Small Business Development Centers to provide training, coaching, and ongoing support for integrating AI responsibility into small business.

SBDCs are a crucial public-private partnership that operate in every state to assist all small businesses, whether they are just starting or fully established. Ensuring that these resource partners can provide AI education will give small businesses the proper tools and safeguards to compete in today's economy. As AI becomes an integral driver of productivity and competitiveness across the economy, small businesses must not be left behind. Technology won't wait for small business to catch up and Congress must help bridge that gap to help close the innovation divide.

I urge my colleagues to vote yes on H.R. 5764, and I yield back.

Does anyone wish to offer an amendment?

Okay. Seeing none, the question now occurs in the adoption of the substitute amendment offered to H.R. 5764 by Mr. Alford.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and the amendment in the nature of a substitute to H.R. 5764 is adopted.

The question is now on favorably reporting H.R. 5764, as amended, to the House.

All those in favor, say aye.

All those opposed, say no.

The opinion of the Chair, the ayes have it and H.R. 5764, as amended, is agreed to.

Mr. ALFORD. Mr. Chair?

Chairman WILLIAMS. For what purpose does the gentleman seek recognition?

Mr. ALFORD. I request a recorded vote, please.

Chairman WILLIAMS. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

H.R. 5784

The Committee now moves to consideration of H.R. 5784, the Artificial Intelligence Wisdom for Innovative Small Enterprises, or AI WISE Act, introduced by Representatives Scholten and Downing. And the clerk will report the bill.

The CLERK. H.R. 5784, a bill to amend the Small Business Act—

Chairman WILLIAMS. Without objection, H.R. 5784 is considered as read and open for amendment.

I now recognize the bill's sponsor, Representative Scholten from the great state of Michigan, for a statement on the bill.

Ms. SCHOLTEN. Thank you so much, Mr. Chairman. You are sensing a theme today. And I am so glad that this Committee takes

the inclusion and implementation of AI in the small business arena seriously. It is absolutely critical.

As we know, artificial intelligence is rapidly shaping industries across the globe. But small businesses, who are the backbone of our economy, often struggle to keep up with fast-paced technological change. My—oops, sorry, hold on. I think I got the wrong—this is the AI for main street. Sorry, I was like that sounds really familiar. AI WISE. We can vote on that one now, too. We are on AI for main street—we are on AI WISE. We are on AI WISE. Yes. Okay, sorry. Apologies. This is when you get all these great AI bills.

The AI WISE Act requires the SBA to create AI literacy resources tailored specifically to small businesses. Through the SBA's e-learning platform, entrepreneurs and small business owners will be empowered with clear, actionable information on how to leverage AI in their operations, whether that is through automating tasks, improving customer service, or making smarter decisions using data.

According to the U.S. Census Bureau, nearly one in four businesses do not know whether they will use AI in production within the next 6 months. They just don't know if it is going to be a part of their business or not. That is untenable in a rapidly evolving technological landscape where small businesses cannot afford to be left behind. This bill will level the technological playing field for small businesses, providing them the tools they need to thrive in an ever-changing global economy.

AI isn't just for the tech giants. It is for everyone, especially small businesses. Whether we are talking about a local bakery, a landscaping company, or a digital startup, AI has the potential to increase productivity, reduce costs, and open up new growth opportunities. The AI WISE Act gives our small businesses the knowledge they need to embrace AI and remain the top job creators in our country.

I want to express my gratitude to Congressman Downing for joining me in leading this bill. And I ask unanimous consent to insert into the record letters of support for the AI WISE Act from Intuit and OpenAI. I urge all of my colleagues to support the AI WISE Act. The future of our economy depends on helping small businesses harness the power of emerging technologies like AI and this bill will help make that a reality.

I yield the remainder of my time.

Chairman WILLIAMS. Without objection, we will accept your papers.

I now recognize Representative Downing from the great state of Montana for a statement on the bill.

Mr. DOWNING. Thank you, Mr. Chairman. And thank you to my colleague, Representative Scholten, for the work on this bill.

You know, over the course of the last several years, we have seen incredible advancements in the development of AI technology. AI capabilities, like machine learning, language processing, these will play a critical role in our economy moving forward. Businesses across our country are rapidly incorporating AI to streamline key operations, like workforce recruitment, marketing, strategy development. However, like any emerging technology, businesses with substantial and stable access to capital tend to be better positioned

for technology adoption and dealing with its ramifications. Small businesses, on the other hand, including businesses in rural communities like in my home district of central and eastern Montana, often lack the resources and information needed to facilitate technology adoption.

Now, according to a 2025 report from the U.S. Chamber of Commerce, 59 percent of Montana small businesses have adopted AI into their operations. While this figure is significant, it pales in comparison to the near universal adoption of AI that we have seen with Fortune 500 companies. This is why I am proud to co-lead H.R. 5784, the AI WISE Act, with my colleague Representative Scholten.

The AI WISE Act directs SBA to establish educational resources on AI for small businesses through its online learning program. In doing so, this legislation seeks to provide small businesses with the technical and practical knowledge needed in order to best navigate AI adoption.

To assemble this information, this legislation directs the SBA to work in coordination with the National Institute for Standards and Technology, NIST, as well as an advisory working group of public and private sector partners. The scope of this new AI educational material will include resources for small businesses on how AI models work, best practices for coordinating with third-party providers of AI tools, and how businesses can identify tasks that AI can reliably and effectively perform.

I would like to again thank my colleague Representative Scholten for co-leading this legislation with me. The AI WISE Act will ensure SBA provides small businesses with the information that they will need to most effectively utilize AI to bolster their business.

I urge all my colleagues to support this legislation, and, Mr. Chair, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any of the Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I am pleased to support legislation to create artificial intelligence literacy resources at the SBA and the resource partners. I thank Ms. Scholten and Mr. Downing and the numerous AI and small business stakeholders for working with me to develop this bill over the last 2 years.

I has captured the imagination, excitement, and anxiety of Main Street America and Congress since the launch of ChatGPT just 2 years ago. While AI has the potential to make small businesses more efficient and competitive, it also has risks associated with its use. The AI WISE Act will empower America's small businesses with the skill needed to evaluate and adopt AI in this challenging landscape. It requires the SBA to create an online AI literacy resource for small businesses and allow their resource partners to build upon it with specialized and localized resources to better serve their communities. As AI revolutionizes our way of life, it is

critical to ensure small businesses are not left behind by the larger firms better equipped to adopt the technology.

With that, I urge my colleagues to vote yes, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. Thank you.

And I now recognize myself to speak in support of this legislation.

As we talked about today, nearly half of small businesses are using the AI in some form, and more are exploring ways they could make their businesses more efficient. As AI adoption accelerates, it is critical that small businesses have the tools and knowledge to stay competitive and thrive in the free market. The AI WISE Act directs the SBA to establish educational resources and online learning tools to help small businesses understand the benefits and risks of integrating AI into their operations.

This bill brings together the SBA, the National Institute of Standards and Technology, and AI leaders to leverage existing AI resources and develop educational tools that don't just focus on the potential risks. It includes information about how AI could enhance operations, customer service, and productivity across main street's businesses. The AI WISE Act puts the SBA at the forefront of streamlining information directly for the many small businesses that don't know where to access materials they need to fully scale their businesses while leveraging AI.

I urge my colleagues to vote yes on H.R. 5784, and I yield back.

Now, does anyone wish to offer an amendment?

Seeing none, the question is now on favorably reporting H.R. 5784 to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and H.R. 5784 is agreed to.

Mr. DOWNING. Mr. Chair?

Chairman WILLIAMS. The gentleman is recognized.

Mr. DOWNING. I request a recorded vote.

Chairman WILLIAMS. The gentleman requests, a recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

H.R. 5778

The Committee now moves to consideration of H.R. 5778, the Improving SBA Engagement on Employee Ownership Act, introduced by Representatives McIver and Bresnahan and Ranking Member Velázquez. The clerk will report the bill.

The CLERK. H.R. 5778, a bill to direct the administrator—

Chairman WILLIAMS. Without objection, H.R. 5778 is considered as read and open for amendment.

I now recognize the bill's sponsor, Representative McIver from the great state of New Jersey, for a statement on the bill.

Mrs. MCIVER. Thank you so much, Chairman. And thank you to our Ranking Member for holding this markup today. I would like to speak in strong support of my bill, H.R. 5778, the Improving SBA Engagement on Employee Ownership Act, a bipartisan bill that I am proud to lead with my colleague, Congressman

Bresnahan, there we go—sorry for butchering that—of Pennsylvania and Ranking Member Velázquez of New York.

Employee ownership is one of the most powerful tools we have to help working people build real wealth and strengthen local economies. When employees become owners, whether through employee stock ownership plans or cooperatives, they share in the profits, have a voice in decision-making, and gain direct stake in the success of the business. These are concrete pathways for everyday people to obtain financial security and stable jobs and to increase community investment. We have seen it through data and through real-world stories. Programs like this help our communities and economy.

Employee ownership has made a difference for people like Emilio in my district at the Urban Agriculture Cooperative in Newark, New Jersey. The Urban Agriculture Cooperative operates a food hub, distributing healthy New Jersey products through farmers markets and wholesale. Most recently, they provided high-quality, local-grown produce to families in need during the SNAP crisis. As a cooperative, like those my bill would further support, they help employees build retirement savings and keep businesses rooted in the neighborhoods they serve. Employee owners like Emilio give so much to their workplace and with this model, they get something positive in return.

Yet for far too long, the Small Business Administration has not met its obligation to support these models. Despite the proven benefits of ESOPs and cooperatives, SBA lending programs, especially the flagship 7(a) program, have reached only a tiny fraction of employee-owned businesses. In fact, over the last several years, the SBA approved just five 7(a) loans for SOPs or ESOPs and fewer than 100 for cooperatives, serving only a sliver of the thousands of employees—a sliver, excuse me, serving only a sliver of the thousands of employee-owned businesses operating nationwide. That is not because the models don't work. It is because the federal government has not kept up with the growing demand of broad-based ownership.

My bill changes that. The Improving SBA Engagement on Employee Ownership Act ensures that the SBA finally does its job to support employee-owned businesses. It requires the agency to show up consistently and at the highest levels in federal discussions and about employee ownership and cooperative development. It expands SBA outreach, especially through the SBIC program, so lenders, investors, and entrepreneurs understand how to use SBA tools to finance transitions to employee ownership. And it directs the SBA to finally start up the Small Business Employee Ownership and Cooperatives Promotion Program, I must need another cup of coffee, which Congress required 6 years ago, but has yet to be implemented.

These are practical, commonsense steps that will help real people, the blue collar worker at a manufacturing plant trying to buy the business before it closes, the single mother working at a home care agency who wants to keep serving families in her community, or the young entrepreneur building a cooperative that offers good jobs and share prosperity for their neighbors. This bill helps them

access capital, receiving technical assistance, and navigate the federal programs that exist to support them.

Employee ownership is critical to worker dignity and shared success. It is about making sure workers are treated as partners, not just laborers, and building an economy that rewards hard work and not just wealth. I urge my colleagues to support this bipartisan effort by improving SBA's engagement with employee-owned businesses and cooperatives. We are protecting good jobs, ensuring working people have a fair shot at wealth. This is how we build a more inclusive economy for all.

With that, Chairman, I yield back.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize Representative Bresnahan from the great state of Pennsylvania for a statement on the bill.

Mr. BRESNAHAN. Thank you, Mr. Chairman. So great to be back. And thank you to my colleague Rep. McIver for leading this important piece of legislation.

ESOPs are a proven asset to help workers become successful partners in their businesses. When employees share in ownership, they share in achievement, creating a workplace that promotes personal investment and a group cooperation to grow a business successfully. That is why I am proud to co-lead the Improving SBA Engagement on Employee Ownership Act.

This legislation will strengthen the Small Business Administration's ability to work with cooperative and employee-owned businesses to enrich local economies and provide business owners with critical assistance to preserve jobs and promote broad-based ownership. I am looking forward to seeing this bill passed through committee, so we can continue to support the small businesses and strengthen their impact on our communities' economic stability.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any other Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I support H.R. 5778, and I want to thank Representatives McIver and Bresnahan for their leadership on this issue.

Employee-owned businesses are a valuable model that empowers workers and create strong American businesses. Employee-owned businesses, like ESOPs, and other common control enterprises, like co-ops, play a significant role in the U.S. economy. As of 2022, there were more than 5,500 ESOPs holding more than \$1.8 trillion in assets and approximately 65,000 co-ops generating more than \$324 billion in revenue.

These businesses need the backing of the products and technical training that SBA provides in order to reach their full potential. These businesses have had only limited access to the SBA products, including the flagship 7(a) loan program. Technical support for employee-owned businesses has also been limited. The SBA has acknowledged these shortcomings and during the Biden administration began to engage with ESOPs and co-ops more directly. But more needs to be done. This bill will build on the progress made

by providing a framework for increasing engagement between the SBA and other executive branch agencies currently developing policies and regulations related to ESOPs and co-ops.

I want to thank Representatives McIver and Bresnahan for working on this bipartisan legislation and I encourage my colleagues to support the bill. I yield back.

Chairman WILLIAMS. The gentlelady yields back, and thank you.

And I now recognize myself to speak in support of this legislation.

For some entrepreneurs, employee ownership and cooperative business models can offer opportunities to empower their employees and share the success of the company. The Improving SBA Engagement on Employee Ownership Act requires the SBA to finally implement requirements passed in the fiscal year 2019 NDAA to offer information and technical assistance on employee ownership. It also gives the SBA a seat at the table where other agencies are discussing these types of business models.

I urge my colleagues to vote yes on H.R. 5778, and I yield back.

Does anyone wish to offer an amendment?

Seeing none, the question is now on favorably reporting H.R. 5778 to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and H.R. 5778 is agreed to.

Mr. BRESNAHAN. Mr. Chairman, I ask for a recorded vote.

Chairman WILLIAMS. Okay. The gentlemen asks for recorded votes. It has been requested. A roll call vote is ordered. Pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

H.R. 4305

The Committee now moves to consideration of H.R. 4305, Destroying Unnecessary, Misaligned, and Prohibitive Red Tape Act of 2025, or the DUMP Red Tape Act, introduced by the Representative Wied. The clerk report the bill.

The CLERK. H.R. 4305, a bill to direct the chief—

Chairman WILLIAMS. Without objection, H.R. 4305 is considered as read and open for amendment.

The bill sponsor, Representative Wied, has an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R.—

Chairman WILLIAMS. Without objection, the amendment is considered as read and the substitute will be considered in base text for the purpose of further amendment.

I now recognize the bill's sponsor, Representative Wied from the great state of Wisconsin, for a statement on the bill and the amendment.

Mr. WEID. Thank you, Mr. Chairman. After suffering through 4 years of regulatory onslaught by the Biden administration, totaling nearly 1.8 trillion in new costs and requiring an additional 360 million hours to comply with these new regulations, small businesses

are desperate for regulatory relief. In response, earlier this year, the Small Business Administration created the Red Tape Hotline under its Office of Advocacy. This hotline gives small businesses a seat at the table to highlight the prohibitive red tape regulations from across federal agencies that hurt their ability to grow and compete.

My bill, H.R. 4305, the Destroying Unnecessary, Misaligned, and Prohibitive Red Tape Act, codifies the SBA's Red Tape Hotline. It also requires annual reports to Congress from the Office of Advocacy detailing the most burdensome regulations for small business owners and what the steps the SBA has taken to advocate on their behalf. This bill is a commonsense way to gather input directly from the people most harmed by overregulation. I urge all of my colleagues to support this important piece of legislation and stand with America's small businesses.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any other Members who wish to be recognized for a statement on the bill?

Mr. MEUSER. Mr. Chairman?

Chairman WILLIAMS. Representative Meuser, Pennsylvania, recognized.

Mr. MEUSER. May I be recognized? Thank you. Thank you, Mr. Chairman. H.R. 4305, the DUMP Red Tape Act, I commend my colleague, Mr. Wied, for introducing. I do think, however, it should have been named the DUMP Blue Tape Act.

Anyway, we would require—it requires the SBA Office of Advocacy to codify the Red Tape Hotline and submit an annual report to Congress and Administrator Loeffler. This will provide small businesses with an outlet to report arbitrary and unnecessary regulations, as stated, directly to Congress and the public.

Small businesses are the backbone of the U.S. economy, generating 44 percent of economic activity and employing over 60 percent of the workforce. Yet under the Biden administration, small businesses were forced to navigate a complex regulatory landscape, resulting in \$1.7 trillion in new regulatory costs and over 300 million hours of paperwork. These burdens ultimately fell on small businesses, limiting their ability to innovate, grow, and compete.

So the Red Tape Hotline demonstrates that the Trump administration and Republicans want to hear directly from small businesses about the regulatory challenge they are facing. Unlike the Biden administration, we will continue delivering for small businesses by increasing transparency, promoting pro-growth policies, and streamlining communications.

I urge my colleagues to support the bill, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

Are there any other Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill and the amendment.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I want to express my opposition to H.R. 4305. While this bill is less objectionable than other anti-regulatory bills we have considered this Congress, it is simply not necessary.

To begin with, a deregulatory hotline already exists on regulations.gov. Establishing another creates duplication and drains SBA resources.

More concerning the proposal hasn't been vetted properly. In the first 100-day report, Advocacy indicated there were 96 small business submissions. Yet despite repeated requests for more detailed information, Advocacy has failed to provide any specific information about this request. We have no way of knowing if the submissions are related to rules. They could have easily been about tariffs or unpaid invoices to contractors. That is why I cannot support it. We have no information and the bill is more slogan than substance, ignoring other federal actions that are harming small businesses.

We have heard testimony that small businesses are not talking about regulations. It ranks near the bottom of their list of concerns. Inflation, tariffs, and finding good employees are some of the top challenges facing small businesses. Take a walk down main street and you will hear the same concern from small business owners up and down the block. The uncertainty and rising costs tied to the Trump tariffs are crushing their small businesses, plain and simple.

And to the best of my knowledge, Advocacy has not weighed in with the administration, which raises concerns over their lack of independence from the administration. I recall the many times the administrator from the Biden administration came here to testify and, you know, she was castigated, asking her if she talked to Joe Biden, the President, about the impact of taxes on them. Well, now my question is, is the administrator discussing with Donald Trump the impact that tariffs is having on small businesses. Or healthcare subsidy expirations, how will that impact small businesses?

Instead of looking for ways to address inflation, tariffs, and labor shortages, this bill is narrowly drafted to focus on rolling back rules that protect our health, environment, and safety. Turning to the specifics, the bill lacks adequate reporting mechanisms to identify who is making the submissions, leaving it vulnerable to abuse. Advocacy has come under fire for doing the bidding of big businesses in the past, and they are not reporting a requirement in this bill to distinguish between a small business, trade association, or law firm. And the bill focuses only on the cost of regulations, not the benefits, which is only one-half of the equation.

We need to look at both sides of the ledger, and by doing so, we will see that the benefits of the rule greatly outweigh the costs. For this reason, I plan to oppose the bill.

With that said, if we can get the specific information from Advocacy as to what small businesses are actually submitting on the hotline and a better understanding of the mechanics of the hotline to ensure independence between SBA and Advocacy, I may be then willing to work with you on this bill.

I yield back.

Chairman WILLIAMS. The gentlelady yields back.

Are there any other Members who wish to be recognized for a statement on the bill?

Mr. STAUBER. Mr. Chair?

Chairman WILLIAMS. Recognized.

Mr. STAUBER. Thank you very much. I support this bill. I think the intentions are pure.

And whenever we have had witnesses in this Committee, we have asked how many of you want more bureaucrat issues, more regulations, more rules, more redundancy, more impact on small businesses? Every one of them said the federal government, stay off our backs, get out of our pockets, let us live the American dream and work in our communities. Mr. Wied understands that in his town of Wisconsin. I understand that in northern Minnesota. This bill is a very good bill. It is a good start to make sure that they have the opportunity to succeed.

And the gentlelady, the Ranker, talks about, you know, asking small businesses beforehand. Well, I say the Unaffordable Care Act, you never ask small businesses. They are damaged because of that.

Mr. Wied, this is a very good piece of legislation and I support it. I commend you for bringing it up. This is what the small business is for, to make sure that the men and women across this nation who risk everything to succeed.

This is one of those pieces of legislation that I am in favor of, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize myself to speak in support of this legislation.

H.R. 4305, the DUMP Red Tape Act, codifies the Red Tape Hotline launched by the SBA Office of Advocacy on March 10, 2025. The hotline gives small businesses a direct line to SBA Advocacy to report burdensome regulations that are holding them back and further enhances our ability to combat job-crushing red tape by requiring the Office of Advocacy to bring this feedback straight to Congress. And by empowering small business to speak up to federal agencies accountable, this bill will strengthen our commitment to pro-growth, pro-innovation economy. It is necessary to get the government out of the way so that our small business owners can do what they do best.

I urge my colleagues to vote yes on H.R. 4305, and I yield back. Now, does anyone wish to offer an amendment?

Mr. CISNEROS. Mr. Chairman?

Chairman WILLIAMS. So moved. You are recognized.

Mr. CISNEROS. I have an amendment at the desk.

Chairman WILLIAMS. Okay. There is an amendment at the desk. We will briefly pause while staff distributes the amendment. Okay. The clerk will report the amendment.

The CLERK. Amendment to the amendment in the nature of a substitute to H.R. 43—

Chairman WILLIAMS. Without objection, the amendment is considered as read.

And I now recognize the Representative Cisneros for 5 minutes on the amendment.

Mr. CISNEROS. Thank you, Mr. Chairman. And I want to thank you and the Ranking Member on the great bipartisan work you have done today on so many of these amendments.

My amendment would build on the ability of small businesses and entities to not only report on potentially erroneous and burdensome regulations, but to report rules that help safeguard small

business interests and competition. My amendment also expands the hotline to better listen to small business concerns on other government actions that impact them, such as tariffs, healthcare, and immigration enforcement.

What I hear the most from small businesses is that they need relief from tariffs and the uncertainty around them. If we truly want to support small businesses, we need to provide them with an avenue to express their grievances and truly hear what they need and to act on it. Some Members of this Committee plug their ears and close their eyes when tariffs are mentioned. But that is what small businesses are overwhelmingly sharing as their main concern right now. If the Office of Advocacy won't advocate for small businesses regarding tariffs, who else in our federal government will? Where can small businesses share their concerns?

The Office of Advocacy is meant to advocate for small businesses, period. Assertions about their limitations are a fabrication of this administration and a byproduct of Project 2025. If you truly believe that Advocacy cannot advocate against policies like tariffs that negatively impact small businesses, then I am open to working with you to expand the mandate to ensure small businesses have a voice in government that advances their views and concerns before Congress, the White House, across federal agencies, and the courts, as appropriate.

The unfortunate thing about this hotline is that we have not had anyone from the Office of Advocacy come to publicly testify before this Committee, much less share what small businesses have raised so far. So my amendment would require more transparency from the Advocacy through the information it needs to report to Congress. My amendment would do this by ensuring Advocacy provides Congress information on all the government actions small businesses are raising, the recommendations for the actions to minimize those burdens, a summary of actions taken by Advocacy, and a type of entity that is making no submissions.

We all want to unleash the innovations and level the playing field for our small businesses. I hope my colleagues across the aisle will join me in supporting my amendment to ensure that our small businesses truly have their voices heard throughout the federal government.

And I yield back.

Chairman WILLIAMS. The gentleman yields back.

Is there further debate on the amendment?

Mr. Wied, you are recognized.

Mr. WEID. I noticed you even want to change the name of our bill from DUMP Red Tape Act to Cut the Burden, Keep the Benefits. Translation: Keep the red tape. But here is the thing. Small businesses don't benefit from more bureaucracy. They benefit when we actually cut the red tape holding them back, which is exactly what my bill does.

This amendment tries to capture all federal actions, including presidential actions, but that is far beyond the scope of the SBA statutory mission. The SBA's Office of Advocacy was created to be the voice of small businesses in the regulatory process, not a catch-all for every executive or presidential action. If you expand the

scope of the Red Tape Hotline, you will drown out legitimate small business concerns in a sea of unrelated political disputes.

Ironically, this amendment adds layers of bureaucracy by requiring SBA to track and report on presidential action, something outside its expertise. That means more paperwork, more delays, and fewer resources devoted to actually helping small businesses. Our bill is about streamlining, not expanding government paperwork.

I urge my colleagues to vote no on this amendment.

Chairman WILLIAMS. The gentleman yields back.

Is there any further debate on the amendment?

Okay. The Ranking Member?

Mrs. MCIVER. Chairman?

Chairman WILLIAMS. Yes, ma'am.

Mrs. MCIVER. I would like to yield some time to my colleague.

Chairman WILLIAMS. And Mrs. McIver, you are recognized.

Mr. CISNEROS. Thank you, Ms. McIver, for yielding me my time—this time. Just to answer back, you know, to my colleague over there, this bill has no way of expanding red tape at all. It actually simply, I think, helps make your bill better by requiring the Small Business Association, the Office of Advocacy, to actually come to us and report and share what they are hearing from these small businesses, which only helps us be more impactful in helping support their small businesses.

Really, that is simply all that we are asking. And we are asking that they, you know, kind of broaden their scope as to what, you know, as to what the small businesses can report. Right? Whether it is tariffs, healthcare, other issues, you know, collecting this information and then reporting what this information is, what are they gathering, and bringing that to us. That in no way increases the amount of red tape or anything that we are asking for. We are just asking them to report on what is being reported to them and sharing that information with us, which helps us better help the small businesses.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Is there any further debate on the amendment?

Okay. Seeing none, the Ranking Member is now recognized to speak on the amendment.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I lend my support to the amendment being offered by my colleague, Mr. Cisneros.

The amendment will make a number of improvements to the underlying bill. First, it strengthens the legislative text by refining the definitions and scope to better align with Advocacy's role and the requirements set forth in the Regulatory Flexibility Act. The gentleman said that this amendment is out of the scope of Advocacy. That is not true. So let me read the statute. "The Office of Advocacy should also perform the following duties on a continuing basis: serve as a local point for the receipt of complaints, criticism, and suggestions concerning the policies and activities of the administration, including the current administration and any other federal agency which affects small businesses."

Second, the amendment allows small entities to weigh in on executive orders and other actions being taken by the administration, and, more importantly, requires Advocacy to report on the actions

taken. This provision is particularly critical now as the Trump tariffs are generating widespread confusion and uncertainty and inflicting onerous burden on small businesses. You don't want to talk about tariffs and the impact that it is having on small businesses. You want to talk about regulations. But when you go and walk down the street and talk to small businesses, small farmers, they are all raising the issue of the impact of tariffs in their businesses. Surprisingly, or maybe not surprisingly, the Office of Advocacy has been eerily silent on this topic as well as this Committee.

Finally, the amendment will strengthen the reporting requirements and rename the bill to the Cut the Burden, Keep the Benefits Act. Advocacy will be required to report on the benefits of the rules, which must always outweigh the causes. Mr. Cisneros is offering a commonsense amendment. I urge all my colleagues to support this amendment.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize myself to speak on the amendment.

After only 50 days of opening the hotline earlier this year, the SBA Advocacy received 96 red tape hotline inquiries from small businesses across the country. Small businesses have been taking advantage of the hotline and Congress needs to ensure stability by codifying the hotline. We need to focus on how we can provide main street with the best avenues to reach regulatory relief, and that is through the original amendment in the nature of a substitute provided by Representative Wied.

I urge my colleagues to vote no on this legislation. Vote no on the amendment on this legislation.

Ms. VELAZQUEZ. Mr. Chair?

Chairman WILLIAMS. Yes, ma'am.

Ms. VELAZQUEZ. You know, you said just now that there has been 96 submissions. Since our side has not been given the opportunity to look at those submissions, have you seen those submissions? Are they related to regulation?

Chairman WILLIAMS. We can—I mean, what we can—we can find out. I have not seen them. No. Okay?

Ms. VELAZQUEZ. I rest of my case.

Chairman WILLIAMS. All right.

The question now occurs on the amendment offered by Representative Cisneros.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the noes have it.

Mr. CISNEROS. Mr. Chairman, I ask for a recorded vote.

Chairman WILLIAMS. A recorded vote has been requested and a roll call vote is ordered, so further proceedings on the amendment are postponed.

Does anyone wish to offer an amendment?

Ms. SCHOLTEN. Mr. Chair?

Chairman WILLIAMS. Okay. There is amendment.

Ms. SCHOLTEN. Yes. Mr. Chair, sorry, I have an amendment at the desk.

Chairman WILLIAMS. Oh, so moved. There is an amendment at the desk. We will briefly pause while staff distributes the amendment.

Okay. The clerk will report the amendment.

The CLERK. Amendment to the amendment in the nature of a substitute to H.R. 4305, offered by—

Chairman WILLIAMS. Without objection, the amendment is considered as read.

And I now recognize Representative Scholten for 5 minutes on the amendment.

Ms. SCHOLTEN. Thank you, Mr. Chair. One of the best parts of the Small Business Committee is how often Democrats and Republicans can come together to solve real problems facing main street. Small business owners don't cut corners to get results and, most of the time, neither do Members of this Committee. Unfortunately, with the DUMP Red Tape Act, Committee Republicans have rushed a flawed bill to solve a problem we could be addressing on a bipartisan basis.

Small businesses are the backbone of our economy. It has been said several times today. If there is no greater bedrock in this Committee, it is that. And we all agree that they need support in navigating the complex web of challenges that they face every day. Maintaining a hotline that will help small business owners report some of their most significant hurdles is a good idea. It is already in practice and something that Democrats and Republicans can continue to do in a bipartisan fashion.

The problem with today's bill is that Committee Republicans are trying to codify a hotline where it seems that anyone, small business or not, can register a complaint. And that is because they get reported to Congress anonymously, and the complaint has to be about a specific regulation. So the real problem is individuals from lobbying firms, attorneys representing major businesses can register complaints here anonymously under the guise of being a small business. Large businesses themselves can come here and register these complaints anonymously. Is this really about helping small businesses or is this a suggestion box for billionaires?

If we are going to spend taxpayer money on running this hotline, it is our job to make that hotline help real small businesses with real challenges. The DUMP Red Tape Act needs significant changes to meet that bar, and today I am offering an amendment to get us one step closer to legislation that is worthy of the small businesses in our districts.

My amendment addresses a concern I hear from so many business owners in West Michigan. Running a business is challenging, and doing so in an unpredictable economic landscape is even more difficult. President Trump promised to lower prices starting on day one, but instead he has implemented a series of tariffs that have created chaos and real costs for entrepreneurs. As the cost of materials have jumped across the board, small businesses have borne the brunt of these policies. I know my Republican colleagues have heard it, too.

As currently written, the hotline under the DUMP Red Tape Act permits submissions on burdensome rules and regulations, but it does not allow for submissions on executive actions like tariffs. My amendment to the DUMP Red Tape Act will allow small businesses to submit concerns to the hotline about executive orders and proclamations relating to tariffs. We should not be afraid to receive this

feedback. We should not be limiting the uses of the hotline, especially when tariffs remain one of the biggest challenges small business owners deal with on a daily basis.

The Trump administration has already set up a hotline that has received 96 submissions. Unfortunately, we do not know what these submissions are about, as the Ranking Member pointed out. They could very well be about tariffs, rules, or nonpayment of government contractors, not just burdensome regulations. This Committee and the people that we represent deserve to know what those submissions are about. If we are going to pass legislation to make this hotline permanent, we need to ensure that it can receive submissions accounting for all of the very real challenges of small business ownership. My amendment would help to do just that.

I urge my colleagues to support this amendment. We want to make this hotline work and be a real tool for small businesses to connect and make real change.

I yield back the remainder of my time.

Chairman WILLIAMS. The gentlelady yields back.

And is there further debate on the amendment?

Mr. WEID. Yes.

Chairman WILLIAMS. Representative Wied.

Mr. WEID. As a former small business owner for my entire lifetime up to this point, I would say the purpose of this bill is to give our hardworking small businesses a voice in, you know, exposing overbearing regulations that hurt our small businesses from growing.

Tariffs are a matter of national trade and foreign policy overseen by Congress and the administration, not the SBA. Tariffs right now, they are used to protect American industries, enforce fair trade, and respond to global imbalances in trade. They are not red tape. They don't impose compliance paperwork or permitting delays that continue to hurt small businesses. Including presidential tariff actions, that would turn the hotline into a political complaint desk about trade policy. That undermines its credibility as a neutral, business-focused tool.

Congress already has oversight mechanisms for tariffs and trade policy. Our bill avoids duplication by keeping the hotline focused on regulations. If every tariff proclamation is subject to hotline review, it signals to foreign competitors that U.S. trade policy is fragmented and negotiable. That weakens America's hand in trade negotiations and could harm the very small businesses the amendment claims to protect.

I urge my colleagues to vote no on this amendment.

Chairman WILLIAMS. The gentleman yields back.

Is there further debate on the amendment?

Mr. McGarvey is recognized.

Mr. MCGARVEY. Thank you, Mr. Chairman. I yield my time to Congresswoman Ms. Scholten.

Ms. SCHOLTEN. Mr. Chairman, most small business owners don't necessarily know the difference between a regulation, a point of law, or the tariffs that are harming their small businesses, but they sure know what is impacting their bottom line. This Committee should not be afraid to receive feedback and, further, to know what is included in those 96 complaints that have already

been received. This is a commonsense amendment that would open this up for small business owners to be able to have the freedom to share with this Committee how we can best help them.

I yield back.

Chairman WILLIAMS. Is there any further debate on the amendment?

Mr. CISNEROS. Mr. Chairman? Mr. Chairman?

Chairman WILLIAMS. Mr. Cisneros is recognized.

Mr. CISNEROS. Thank you, Mr. Chairman. Look, I just want to address the issue we do need—the one thing that I hear from my small businesses in my district is just give us stability. I need stability. But when we have a President who makes a whim on a tariff and raises them for Canada because he didn't like a commercial that he saw during the World Series, that is no stability there. Right? That is not what our small businesses are asking for, and they need to be able to kind of make that complaint and bring it forward. And that is something the Office of Advocacy should be reporting to us in Congress, so that we can help address these issues.

But with that, we just want to make this bill better. Give the small businesses the opportunity to report what they are hearing and have the SBA come to us and tell us what they are hearing, which is, obviously, which is not happening now with the way this is working now.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Is there further debate on the amendment?

Okay. The Ranking Member is now recognized to speak on the amendment.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman. And I lend my support to the amendment offered by my colleague, Ms. Scholten.

The amendment would allow small businesses to submit concerns about tariffs and require Advocacy to report on its action to limit the burden. The Office of Advocacy is the voice of small businesses. It is not limited only to complaints about regulations. It is open to anything that impacts small businesses. The 96 submissions to the advocacy hotline could have easily been about tariffs, but we don't know. The Chairman doesn't know. I just asked him. He hasn't seen any of the submissions. The administration didn't provide information to us. So if we are here passing legislation based on what we hear and what the SBA wants to tell us, but not to share the specific information, we need to do better by small businesses.

Tariffs, not regulations, are crushing small businesses. Small businesses all across the country are shouldering the costs of the Trump tariffs. The cost of goods is rising exponentially, making it harder and hard for small businesses to do what they do best: create jobs, innovate, and flourish. Despite promises made by the Trump administration to lower costs on day one, President Trump's policies have inflicted pain on every sector of the small business economy.

And where is the Office of Advocacy when small businesses are under siege? Nowhere to be found.

I strongly support the amendment, which would allow us to get a better understanding of how many small businesses are con-

tacting Advocacy about tariffs and see if Advocacy is advocating for them.

I urge my colleagues to support this amendment, and I yield back, Mr. Chairman.

Chairman WILLIAMS. The gentlelady yields back.

I now recognize myself to speak on the amendment.

As my colleague mentioned, the amendment is unnecessary because the Red Tape Hotline needs to be targeted to address the regulatory burdens main street is feeling every day, not what is defined in this proposed amendment. I urge my colleagues to vote no on this amendment.

Now, the question now occurs on the amendment offered by Representative Scholten.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the noes—

Ms. SCHOLTEN. Mr. Chairman, I request a recorded vote.

Chairman WILLIAMS. The Member is recognized and a recorded vote has been requested. A roll call vote is ordered. Further proceedings on the amendment are postponed.

Okay. Now, the question now occurs on the adoption of the substitute amendment offered to H.R. 4305 by Representative Wied.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 4305 is adopted.

The question is now on favorably reporting H.R. 4305, as amended, to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it and H.R. 4305, as amended, is agreed to.

Mr. WEID. Mr. Chairman, ask for a recorded vote.

Chairman WILLIAMS. Okay, we recognize that and a recorded vote has been requested. A roll call vote is ordered. And pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

Now, the Committee will stand in recess subject to the call to the Chair. Members, please return, do we know 11:40? Please return at 11:40 to resume consideration of the bill on which the roll call votes were requested and postponed.

[Recess.]

Chairman WILLIAMS. Okay. The Committee will now come to order.

The Committee will resume consideration of the bills on which roll call votes were requested and postponed. We start with H.R. 5763.

The question now is on adopting H.R. 5763 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. Okay. The motion is agreed to and H.R. 5763 is adopted and will be reported favorably to the House.

The question now is adopting H.R. 5788 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote?

Okay. If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 5788 is adopted and will be reported favorably to the House.

The question now is adopting H.R. 3496, as amended, and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change the vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. Okay. The motion is agreed to and H.R. 3496, as amended, is adopted and will be reported favorably to the House.

The question now is on ordering H.R. 5764, as amended, and ordering it favorably to the House.

The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted and wish to change their vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 5764, as amended, is adopted and will be reported favorably to the House.

The question now is on adopting H.R. 5784 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any of the Members who have not voted or wish to change their vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 5784 is adopted and will be reported favorably to the House.

The question now is on adopting H.R. 5778 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote?

If not, the clerk will close the vote and clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 27 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to and H.R. 5778 is adopted and will be reported favorably to the House.

Now, we will now vote on H.R. 4305. The question is on the amendment offered by Representative Cisneros. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 12 and the noes are 15.

Chairman WILLIAMS. The amendment is not agreed to.

The question is on the amendment offered by Representative Scholten. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote?

If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 12 and the noes are 15.

Chairman WILLIAMS. Okay. The amendment is not agreed to.

Now, the question is now, is adopting to H.R. 4305, as amended, and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other—okay. Are there any Members who have not voted or wish to change their vote?

Okay. If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 18 and the noes are 9.

Chairman WILLIAMS. The motion is agreed to and H.R. 4305, as amended, is adopted and will be reported favorably to the House.

Now, if there is—okay. If there is no further business, this concludes today's markup. I want to say I think we had a good markup. Bipartisanship is strong in this Committee, and we are getting things done.

So, without objection, the Committee staff is authorized to make technically conforming changes and Members have 2 business days to file additional supplemental, dissenting, and minority views.

I want to thank all of you for being here today. Without objection, the Committee stands adjourned.

[Whereupon, at 11:51 a.m., the committee was adjourned.]

APPENDIX

I

119TH CONGRESS
1ST SESSION

H. R. 5763

To amend the Small Business Investment Act of 1958 to modify the criteria for loans for plant acquisition, construction, conversion or expansion, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 14, 2025

Mr. WILLIAMS of Texas (for himself and Ms. SIMON) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To amend the Small Business Investment Act of 1958 to modify the criteria for loans for plant acquisition, construction, conversion or expansion, 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 Parity
5 Act”.

1 SEC. 2. MODIFICATION TO CRITERIA FOR LOANS FOR
2 PLANT ACQUISITION, CONSTRUCTION, CON-
3 VERSION OR EXPANSION.

4 (a) IN GENERAL.—Section 502(3)(C) of the Small
5 Business Investment Act of 1958 (15 U.S.C. 696(3)(C))
6 is amended—

7 (1) by striking clauses (ii) and (iii);

8 (2) in clause (i), by inserting “or” at the end;

9 and

10 (3) by redesignating clause (iv) as clause (ii).

11 (b) CONFORMING AMENDMENT.—Section
12 502(3)(B)(ii) of the Small Business Investment Act of
13 1958 (15 U.S.C. 696(3)(B)(ii)) is amended by striking
14 “clauses (i), (ii), or (iii) of subparagraph (C)” and insert-
15 ing “clause (i) of subparagraph (C)”.

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119TH CONGRESS
1ST SESSION

H. R. 5788

To amend title V of the Small Business Investment Act of 1958 to require an annual portfolio risk analysis of loans guaranteed under such title, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 17, 2025

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

A BILL

To amend title V of the Small Business Investment Act of 1958 to require an annual portfolio risk analysis of loans guaranteed under such title, 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 “504 Program Risk
5 Oversight Act”.

1 SEC. 2. PORTFOLIO RISK ANALYSIS OF LOANS GUARAN-
2 TEED UNDER THE 504 PROGRAM.

3 Title V of the Small Business Investment Act of 1958
4 (15 U.S.C. 695 et seq.) is amended by adding at the end
5 the following:

6 “SEC. 511. PORTFOLIO RISK ANALYSIS.

7 “(a) IN GENERAL.—The Administrator shall annu-
8 ally conduct a risk analysis of the portfolio of the Adminis-
9 tration with respect to all loans guaranteed under this
10 title.

11 “(b) REPORT TO CONGRESS.—Not later than Decem-
12 ber 1, 2025, and annually thereafter, the Administrator
13 shall submit to Congress a report containing the results
14 of each portfolio risk analysis conducted under subsection
15 (a) during the fiscal year preceding the submission of the
16 report, which shall include—

17 “(1) an analysis of the overall program risk of
18 loans guaranteed under this title;

19 “(2) an analysis of the program risk, set forth
20 separately by industry concentration;

21 “(3) without identifying individual development
22 companies by name, a consolidated analysis of the
23 risk created by development companies making loans
24 under this title that are responsible for not less than
25 1 percent of gross loan approvals under this title, set
26 forth separately by—

1 “(A) the dollar value of the loans made by
2 such development companies;

3 “(B) the number of loans made by such
4 development companies; and

5 “(C) an analysis of the program risk for
6 such loans with a dollar value—

7 “(i) less than or equal to \$500,000;

8 “(ii) greater than \$500,000 and less
9 than or equal to \$1,000,000;

10 “(iii) greater than \$1,000,000 and
11 less than or equal to \$2,000,000; and

12 “(iv) greater than \$2,000,000 and
13 less than or equal to \$5,500,000;

14 “(4) an analysis of the program risk for loan
15 guarantees made under this title for loans that were
16 originated—

17 “(A) less than one year before the date of
18 submission of the report;

19 “(B) at least one year, but not more than
20 two years before such date; and

21 “(C) more than two years before such
22 date;

23 “(5) an analysis of the program risk for loan
24 guarantees made under this title for loans that were
25 originated—

1 “(A) to a borrower that uses such loan to
2 open a business;

3 “(B) to a borrower not described in sub-
4 paragraph (A) that is a business concern that
5 has been in operation for less than or equal to
6 two years before the date of origination; and

7 “(C) to a borrower that is a business con-
8 cern that has been in operation for more than
9 two years on the date of origination;

10 “(6) an analysis of the program risk for loan
11 guarantees made under this title for loans that were
12 originated for limited or special purpose properties;

13 “(7) steps taken by the Administrator to miti-
14 gate the risks identified in paragraphs (1), (2), (3),
15 (4), (5), and (6);

16 “(8) the number of development companies, the
17 number of loans made, and the gross dollar amount
18 of the loans made under this title;

19 “(9) the number and total dollar amount of
20 purchases by the Administrator of the principal and
21 interest of loans guaranteed under this title that are
22 in default, the total dollar amount of collections re-
23 covered on such purchases, and the number and
24 total dollar amount of charge-offs for such pur-
25 chases;

1 “(10) the number and type of enforcement ac-
2 tions with respect to a loan made by a development
3 company under this title recommended by the Ad-
4 ministrator; and

5 “(11) the number and dollar amount of any
6 civil monetary penalty assessed pursuant to an en-
7 forcement action described in paragraph (10).

8 “(c) AVAILABILITY OF REPORT.—The Administrator
9 shall make available to the public on a website of the Ad-
10 ministration the report required under subsection (b) not
11 later than 7 days after the Administrator submits such
12 report to Congress.

13 “(d) LIMITED OR SPECIAL PURPOSE PROPERTY DE-
14 FINED.—In this section, the term ‘limited or special pur-
15 pose property’ has the meaning given by the Administrator
16 in the guidance titled ‘Lender and Development Company
17 Loan Programs’ (SOP 50 10 8; as in effect on June 1,
18 2025).”.

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119TH CONGRESS
1ST SESSION

H. R. 3496

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

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 by in-

1 sserting “, the Commonwealth of the Northern Mariana Is-
2 lands” after “Guam” each place it appears.

3 (b) TECHNICAL AMENDMENT.—Section
4 7(m)(11)(C)(ii) of the Small Business Act (15 U.S.C.
5 636(m)(11)(C)(ii)) is amended by striking “rural” and all
6 that follows through the end of the clause and inserting
7 “rural; and”.

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119TH CONGRESS
1ST SESSION

H. R. 5764

To amend the Small Business Act to require small business development centers to assist small business concerns with the use of artificial intelligence, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 17, 2025

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

A BILL

To amend the Small Business Act to require small business development centers to assist small business concerns with the use of artificial intelligence, 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 “AI for Mainstreet
5 Act”.

1 SEC. 2. GUIDANCE ON THE USE OF ARTIFICIAL INTEL-
2 LIGENCE FOR SMALL BUSINESS CONCERNS.

3 (a) IN GENERAL.—Section 21(c)(3) of the Small
4 Business Act (15 U.S.C. 648(c)(3)) is amended—

5 (1) in subparagraph (T), by striking “and” at
6 the end;

7 (2) in the first subparagraph (U) (relating to
8 encouraging and assisting the provision of succession
9 planning), by striking the period at the end and in-
10 sserting a semicolon;

11 (3) by redesignating the second subparagraph
12 (U) (relating to providing training in conjunction
13 with the United States Patent and Trademark Of-
14 fice) as subparagraph (V);

15 (4) in subparagraph (V), as so redesignated, by
16 striking the period at the end and inserting “; and”;
17 and

18 (5) by adding at the end the following new sub-
19 paragraph:

20 “(W) assisting small business concerns in evalu-
21 ating artificial intelligence concerning operations, in-
22 cluding by—

23 “(i) providing information, guidance, and
24 training to small business concerns on the use
25 of artificial intelligence, including—

1 “(I) best practices for using artificial
2 intelligence;

3 “(II) using artificial intelligence to
4 plan for unexpected circumstances, protect
5 data and intellectual property, improve cy-
6 bersecurity, facilitate regulatory compli-
7 ance, and improve customer trust; and

8 “(III) incorporating artificial intel-
9 ligence into business operations; and

10 “(ii) conducting outreach to the extent
11 practical to small business concerns regarding
12 the use of artificial intelligence.”.

13 (b) CONFORMING AMENDMENT.—Section 3 of the
14 Small Business Act (15 U.S.C. 632) is amended by adding
15 at the end the following new subsection:

16 “(gg) ARTIFICIAL INTELLIGENCE.—In this Act, the
17 term ‘artificial intelligence’ has the meaning given such
18 term in section 5002 of the National Artificial Intelligence
19 Initiative Act of 2020 (15 U.S.C. 9401).”.

20 SEC. 3. COMPLIANCE WITH CUTGO.

21 No additional amounts are authorized to carry out
22 this Act or the amendments made by this Act.

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119TH CONGRESS
1ST SESSION

H. R. 5784

To amend the Small Business Act to help small business concerns critically evaluate artificial intelligence tools, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 17, 2025

Ms. SCHOLTEN (for herself and Mr. DOWNING) introduced the following bill;
which was referred to the Committee on Small Business

A BILL

To amend the Small Business Act to help small business concerns critically evaluate artificial intelligence tools, 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 “Artificial Intelligence
5 Wisdom for Innovative Small Enterprises Act” or the
6 “AI-WISE Act”.

1 SEC. 2. ARTIFICIAL INTELLIGENCE EDUCATIONAL RE-
2 SOURCES AND MODULES FOR SMALL BUSI-
3 NESS CONCERNS.

4 (a) IN GENERAL.—The Small Business Act (15
5 U.S.C. 631 et seq.) is amended—

6 (1) by redesignating section 49 as section 50;

7 and

8 (2) by inserting after section 48 the following

9 new section:

10 “SEC. 49. ARTIFICIAL INTELLIGENCE EDUCATIONAL RE-
11 SOURCES AND MODULES FOR SMALL BUSI-
12 NESS CONCERNS.

13 “(a) IN GENERAL.—The Administrator shall—

14 “(1) establish and maintain educational re-
15 sources and modules for small business concerns
16 with information on artificial intelligence tools; and

17 “(2) make such educational resources and mod-
18 ules publicly available on an existing online learning
19 platform of the Administration.

20 “(b) CONTENTS.—The educational resources and
21 modules established under subsection (a) shall include, to
22 the extent practicable, information on—

23 “(1) how artificial intelligence models work, in-
24 cluding the limits of the capabilities of such models,
25 and how such limits affect the outputs of such tools;

1 “(2) how to determine if software outputs are
2 generated with the use of artificial intelligence;

3 “(3) how to remain updated on the emergence,
4 development, and technological maturation of arti-
5 ficial intelligence;

6 “(4) how to understand and remain updated on
7 the policies, terms, and conditions applicable to
8 users of artificial intelligence;

9 “(5) best practices in coordinating with third-
10 party providers of artificial intelligence tools;

11 “(6) how to effectively identify, evaluate, and
12 manage the risks of artificial intelligence;

13 “(7) how to ensure the privacy of user inputs
14 to artificial intelligence tools;

15 “(8) how to retain human involvement in im-
16 portant decisions informed by recommendations
17 made by artificial intelligence;

18 “(9) how to identify tasks and functions that
19 artificial intelligence can reliably and effectively per-
20 form, including whether artificial intelligence can im-
21 prove operations, productivity, or customer service;
22 and

23 “(10) how to determine whether an artificial in-
24 telligence tool adequately fills a need and is worth
25 adopting.

1 “(c) ACCURACY AND MAINTENANCE.—

2 “(1) IN GENERAL.—To the extent practicable,
3 the Administrator shall ensure that the information
4 contained in the educational resources and modules
5 established under subsection (a) is factually accurate
6 and current, including by consulting with—

7 “(A) the Director of the National Institute
8 of Standards and Technology; and

9 “(B) the Advisory Working Group estab-
10 lished under paragraph (2).

11 “(2) ADVISORY WORKING GROUP.—

12 “(A) ESTABLISHMENT.—The Adminis-
13 trator shall establish a working group (in this
14 paragraph referred to as the ‘Advisory Working
15 Group’) with which the Administrator shall con-
16 sult on an ongoing basis regarding the informa-
17 tion contained in the educational resources and
18 modules established under subsection (a).

19 “(B) DUTIES.—The duties of the Advisory
20 Working Group shall include the identification
21 and recommendation of relevant information to
22 the Administrator for inclusion in the edu-
23 cational resources and modules established
24 under subsection (a).

1 “(C) MEMBERS.—The Advisory Working
2 Group shall be comprised of the following mem-
3 bers, who shall be selected by the Adminis-
4 trator:

5 “(i) Individuals with demonstrated ex-
6 pertise in artificial intelligence, including—

7 “(I) not less than one individual
8 from the private sector;

9 “(II) not less than one individual
10 from academia;

11 “(III) not less than one indi-
12 vidual from an organization with dem-
13 onstrated expertise in ensuring artifi-
14 cial intelligence outputs—

15 “(aa) are reliable, secure,
16 transparent, and not used for il-
17 legal purposes; and

18 “(bb) which protect user pri-
19 vacy; and

20 “(IV) not less than one individual
21 with demonstrated expertise in the
22 creation of educational or professional
23 development materials regarding arti-
24 ficial intelligence.

1 “(ii) Individuals with demonstrated
2 expertise in outreach to small business
3 concerns, including—

4 “(I) not less than one individual
5 from each resource partner;

6 “(II) not less than one individual
7 from a district office of the Adminis-
8 tration; and

9 “(III) not less than one indi-
10 vidual from an association rep-
11 resenting small business concerns.

12 “(D) VACANCIES.—Any vacancy in the Ad-
13 visory Working Group shall be filled in the
14 same manner as the original appointment.

15 “(E) INAPPLICABILITY OF FACa.—The re-
16 quirements of chapter 10 of title 5, United
17 States Code, shall not apply to the Advisory
18 Working Group established under this para-
19 graph.

20 “(3) INCORPORATION OF INFORMATION IN EDU-
21 CATIONAL RESOURCES AND MODULES.—In estab-
22 lishing and maintaining the educational resources
23 and modules under subsection (a), the Adminis-
24 trator—

1 “(A) shall consider relevant, existing infor-
2 mation developed by resource partners;

3 “(B) may consider relevant, existing infor-
4 mation developed by private entities; and

5 “(C) may incorporate information de-
6 scribed in subparagraphs (A) and (B) into such
7 educational resources and modules.

8 “(d) RESOURCE PARTNER INVOLVEMENT.—

9 “(1) IN GENERAL.—The Administrator shall co-
10 ordinate with resource partners to disseminate infor-
11 mation to raise the awareness of small business con-
12 cerns about availability of the educational resources
13 and modules established under subsection (a).

14 “(2) SPECIALIZED AND LOCALIZED EDU-
15 CATIONAL RESOURCE DEVELOPMENT.—Resource
16 partners may develop specialized and localized train-
17 ing resources to more effectively disseminate the in-
18 formation in the educational resources and modules
19 established under subsection (a), including by incor-
20 porating information on uses of artificial intelligence
21 tools common to the community served by such re-
22 source partner.

23 “(e) MANNER.—The Administrator shall ensure that
24 the information in the educational resources and modules
25 established under subsection (a)—

1 “(1) is actionable and presented in a manner
2 that is easily comprehensible by small business con-
3 cerns;

4 “(2) does not give preference to a particular ar-
5 tificial intelligence model or tool over similar such
6 models or tools; and

7 “(3) does not give preference to an artificial in-
8 telligence model or tool developed by a specific entity
9 or group of entities over an artificial intelligence
10 model or tool developed by another entity or group
11 of entities.

12 “(f) ARTIFICIAL INTELLIGENCE DEFINED.—In this
13 section, the term ‘artificial intelligence’ has the meaning
14 given such term in section 5002 of the William M. (Mac)
15 Thornberry National Defense Authorization Act for Fiscal
16 Year 2021 (15 U.S.C. 9401).”.

17 (b) DEADLINE.—The Administrator of the Small
18 Business Administration shall establish the educational re-
19 sources and modules required by section 49 of the Small
20 Business Act (15 U.S.C. 631 et seq.), as added by this
21 Act, not later than 180 days after the date of the enact-
22 ment of this Act.

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1 SEC. 3. COMPLIANCE WITH CUTGO.

2 No additional amounts are authorized to carry out

3 this Act or the amendments made by this Act.

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119TH CONGRESS
1ST SESSION

H. R. 5778

To direct the Administrator of the Small Business Administration to improve outreach and education on employee ownership, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 17, 2025

Mrs. McIVER (for herself, Mr. BRESNAHAN, and Ms. VELÁZQUEZ) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To direct the Administrator of the Small Business Administration to improve outreach and education on employee ownership, 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 “Improving SBA En-
5 gagement on Employee Ownership Act”.

6 SEC. 2. COOPERATIVE WORKING GROUP PARTICIPATION.

7 Section 7(a)(35) of the Small Business Act (15
8 U.S.C. 636(35)) is amended by adding at the end the fol-
9 lowing new subparagraph:

1 “(C) WORKING GROUPS AND OTHER EN-
2 GAGEMENTS.—The Administrator (or a des-
3 ignee thereof) shall attend any working groups,
4 meetings, fora, and any other engagements on
5 cooperatives or employee ownership of business
6 concerns that are hosted by any other Federal
7 agency or office—

8 “(i) to which the Administrator (or
9 designee thereof) is invited; or

10 “(ii) with which the Administrator (or
11 a designee thereof) has had a previous en-
12 gagement or relationship.”.

13 **SEC. 3. AMENDMENT TO SMALL BUSINESS INVESTMENT**
14 **COMPANY PROGRAM OUTREACH.**

15 Section 862(c) of the John S. McCain National De-
16 fense Authorization Act for Fiscal Year 2019 (Public Law
17 115–232; 15 U.S.C. 648 note) is amended by inserting
18 “, and to the investors and limited partners of such com-
19 panies,” before “to increase”.

20 **SEC. 4. OUTREACH AND ASSISTANCE.**

21 Not later than 180 days after the date of the enact-
22 ment of this Act, the Administrator of the Small Business
23 Administration shall carry out the requirements of section
24 862(e) of the John S. McCain National Defense Author-
25 ization Act for Fiscal Year 2019 (Public Law 115–232;

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1 15 U.S.C. 648 note) through the Small Business Em-
2 ployee Ownership and Cooperatives Promotion Program of
3 the Administration.

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119TH CONGRESS
1ST SESSION

H. R. 4305

To direct the Chief Counsel for Advocacy of the Small Business Administration to establish a Red Tape Hotline to receive notifications of burdensome agency rules, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JULY 10, 2025

Mr. WIED introduced the following bill; which was referred to the Committee on Small Business

A BILL

To direct the Chief Counsel for Advocacy of the Small Business Administration to establish a Red Tape Hotline to receive notifications of burdensome agency rules, 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 “Destroying Unneces-
5 sary, Misaligned, and Prohibitive Red Tape Act of 2025”
6 or the “DUMP Red Tape Act”.

1 SEC. 2. ESTABLISHMENT OF RED TAPE HOTLINE.

2 Section 203 of Public Law 94-305 (15 U.S.C. 634c)
3 is amended by adding at the end the following new sub-
4 section:

5 “(C) RED TAPE HOTLINE.—

6 “(1) ESTABLISHMENT.—Not later than 180
7 days after the date of the enactment of this Act, the
8 Chief Counsel for Advocacy shall—

9 “(A) operate and maintain an email ad-
10 dress to be known as the ‘Red Tape Hotline’ to
11 receive a notification from a small business con-
12 cern (as defined under section 3 of the Small
13 Business Act) relating to the burden of com-
14 plying with a rule of an agency applicable to
15 such concern; and

16 “(B) establish a website providing the
17 email address or including a submission form or
18 phone number in a manner that is easily acces-
19 sible.

20 “(2) REPORT.—Not later than 1 year after the
21 date of the enactment of this subsection, and annu-
22 ally thereafter, the Chief Counsel for Advocacy shall
23 submit to the Administrator of the Small Business
24 Administration and Congress a report on the Red
25 Tape Hotline that includes—

1 “(A) the rules for which notifications are
2 most frequently received, including the affected
3 industry sectors for such rules;

4 “(B) a summary of the notifications re-
5 ceived, including the geographic area and the
6 industry category from which the notification
7 was sent;

8 “(C) recommendations for each agency
9 which issued such rules; and

10 “(D) a summary of actions taken by the
11 Chief Counsel to address such rules, including
12 any such rules for which the Chief Counsel sub-
13 mitted comments or analysis.”.

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**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 3496
OFFERED BY MS. KING-HINDS OF NORTHERN
MARIANA ISLANDS**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Northern Mariana Is-
3 lands Small Business Access Act”.

4 SEC. 2. INCLUSION OF THE COMMONWEALTH OF THE
5 NORTHERN MARIANA ISLANDS IN THE
6 MICROLOAN PROGRAM.

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

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

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

14 (b) TECHNICAL AMENDMENT.—Section
15 7(m)(11)(C)(ii) of the Small Business Act (15 U.S.C.
16 636(m)(11)(C)(ii)) is amended by striking “rural” and all

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- 1 that follows through the end of the clause and inserting
- 2 “rural; and”.



**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 5764
OFFERED BY MR. ALFORD OF MISSOURI**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “AI for Main Street
3 Act”.

4 SEC. 2. GUIDANCE ON THE USE OF ARTIFICIAL INTEL-
5 LIGENCE FOR SMALL BUSINESS CONCERNS.

6 (a) IN GENERAL.—Section 21(c)(3) of the Small
7 Business Act (15 U.S.C. 648(c)(3)) is amended—

8 (1) in subparagraph (T), by striking “and” at
9 the end;

10 (2) in the first subparagraph (U) (relating to
11 encouraging and assisting the provision of succession
12 planning), by striking the period at the end and in-
13 serting a semicolon;

14 (3) by redesignating the second subparagraph
15 (U) (relating to providing training in conjunction
16 with the United States Patent and Trademark Of-
17 fice) as subparagraph (V);

1 (4) in subparagraph (V), as so redesignated, by
2 striking the period at the end and inserting “; and”;
3 and

4 (5) by adding at the end the following new sub-
5 paragraph:

6 “(W) assisting small business concerns in evalu-
7 ating artificial intelligence concerning operations, in-
8 cluding by—

9 “(i) providing information, guidance, and
10 training to small business concerns on the use
11 of artificial intelligence, including—

12 “(I) best practices for using artificial
13 intelligence;

14 “(II) using artificial intelligence to
15 plan for unexpected circumstances, protect
16 data and intellectual property, improve cy-
17 bersecurity, facilitate regulatory compli-
18 ance, and improve customer trust; and

19 “(III) incorporating artificial intel-
20 ligence into business operations; and

21 “(ii) conducting outreach to the extent
22 practical to small business concerns regarding
23 the use of artificial intelligence.”.

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1 (b) CONFORMING AMENDMENT.—Section 3 of the
2 Small Business Act (15 U.S.C. 632) is amended by adding
3 at the end the following new subsection:

4 “(gg) ARTIFICIAL INTELLIGENCE.—In this Act, the
5 term ‘artificial intelligence’ has the meaning given such
6 term in section 5002 of the National Artificial Intelligence
7 Initiative Act of 2020 (15 U.S.C. 9401).”.

8 SEC. 3. COMPLIANCE WITH CUTGO.

9 No additional amounts are authorized to carry out
10 this Act or the amendments made by this Act.

◇

**AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 4305
OFFERED BY MR. WIED OF WISCONSIN**

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Destroying Unneces-
3 sary, Misaligned, and Prohibitive Red Tape Act” or the
4 “DUMP Red Tape Act”.

5 SEC. 2. ESTABLISHMENT OF RED TAPE HOTLINE.

6 Section 203 of Public Law 94–305 (15 U.S.C. 634c)
7 is amended by adding at the end the following new sub-
8 section:

9 “(C) RED TAPE HOTLINE.—

10 “(1) ESTABLISHMENT.—Not later than 180
11 days after the date of the enactment of this Act, the
12 Chief Counsel for Advocacy shall—

13 “(A) establish, operate, and maintain a
14 hotline, to be known as the ‘Red Tape Hotline’
15 to receive a notification from a small entity re-
16 lating to the burden of complying with a rule,
17 guidance, policy statement, or other activity of
18 an agency that is applicable to such concern;

1 “(B) establish an email address, submis-
2 sion form, phone number, or such other method
3 as determined appropriate by the Chief Counsel
4 for small entities to submit such notifications to
5 such hotline; and

6 “(C) establish a website providing such
7 email address, submission form, phone number,
8 or other method in a manner that is easily ac-
9 cessible.

10 “(2) REPORT.—Not later than 1 year after the
11 date of the enactment of this subsection, and annu-
12 ally thereafter, the Chief Counsel for Advocacy shall
13 submit to the Administrator of the Small Business
14 Administration and Congress a report on the Red
15 Tape Hotline that includes—

16 “(A) the rules, guidance, policy statements,
17 and other activities for which notifications are
18 most frequently received, including the affected
19 industry sectors for such rules;

20 “(B) a summary of the notifications re-
21 ceived, including the type of small entity or
22 other organization that submitted the notifica-
23 tion and the geographic area and industry cat-
24 egory from which the notification was sent;

1 “(C) an identification of the agency that
2 issued each such rule, guidance, policy state-
3 ment, or engaged in such other activity, includ-
4 ing an identification of which such rule, guid-
5 ance, or policy statement such agency issued or
6 an explanation of which such other activity the
7 agency engaged in, as applicable;

8 “(D) recommendations for each agency
9 that issued such a rule, guidance, policy state-
10 ment, or engaged in such other activity, for re-
11 ducing the burden of such rule, guidance, policy
12 statement, or other activity on small entities;
13 and

14 “(E) a summary of actions taken by the
15 Chief Counsel to address such rules, guidance,
16 policy statements, and other activities, including
17 any such rules for which the Chief Counsel sub-
18 mitted comments or analysis.

19 “(3) DEFINITIONS.—In this subsection—

20 “(A) the term ‘agency’ has the meaning
21 given such term in section 551 of title 5,
22 United States Code; and

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1 “(B) the terms ‘rule’ and ‘small entity’
2 have the meanings given such terms, respec-
3 tively, in section 601 of such title.”

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**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 4305
OFFERED BY Mr. Cisneros**

Strike all after the enacting clause and insert the following:

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Cut the Burden, Keep
3 the Benefits Act”.

4 **SEC. 2. ESTABLISHMENT OF HOTLINE.**

5 Section 203 of Public Law 94–305 (15 U.S.C. 634e)
6 is amended by adding at the end the following new sub-
7 section:

8 “(c) HOTLINE.—

9 “(1) ESTABLISHMENT.—Not later than 180
10 days after the date of the enactment of this Act, the
11 Chief Counsel for Advocacy shall—

12 “(A) operate and maintain an email ad-
13 dress to be known as the ‘Cut the Burden,
14 Keep the Benefits Hotline’ (in this subsection
15 referred to as the ‘Hotline’) to receive notifica-
16 tions from small businesses, small organiza-
17 tions, and small governmental jurisdictions re-
18 lating to Government actions affecting such

1 small businesses, small organizations, or small
2 governmental jurisdictions;

3 “(B) establish a website providing the
4 email address or including a submission form or
5 phone number in a manner that is easily acces-
6 sible; and

7 “(C) solicit information from small busi-
8 nesses, small organizations, and small govern-
9 mental jurisdictions related to Government ac-
10 tions, and when there is a notification related
11 to a rule that will have a significant economic
12 impact on a substantial number of small busi-
13 nesses, small organizations, or small govern-
14 mental jurisdictions, or any combination there-
15 of, consider regulatory alternatives that will
16 achieve the goal of the agency with respect to
17 such action while minimizing the burden on
18 such entities.

19 “(2) REPORT.—Not later than 1 year after the
20 date of the enactment of this subsection, and annu-
21 ally thereafter, the Chief Counsel for Advocacy shall
22 submit to the Administrator of the Small Business
23 Administration and Congress a report on the Hot-
24 line that includes—

1 “(A) the Government actions for which
2 Hotline notifications are most frequently re-
3 ceived, including the affected industry sectors
4 for such Government actions;

5 “(B) for each such Government action that
6 is a rule—

7 “(i) the dollar amount of the regu-
8 latory benefits of such rule as determined
9 by—

10 “(I) the Director of the Office of
11 Management and Budget in the most
12 recent report containing an analysis of
13 such rule submitted by the Director
14 under section 624 of the Treasury
15 and General Government Appropria-
16 tions Act of 2001 (Public Law 106-
17 554; 31 U.S.C. 1105 note); or

18 “(II) the agency that issued such
19 rule; and

20 “(ii) if the dollar amount described in
21 clause (i) is determined by the agency that
22 issued such rule, a description by the agen-
23 cy of the regulatory benefits of such rule in
24 qualitative or monetized terms;

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1 “(C) a summary of all the Hotline notifica-
2 tions received, including, for each such Hotline
3 notification, whether the notification is related
4 to a rule or other Government action and the
5 geographic area and the type of organization or
6 affected industry from which the Hotline notifi-
7 cation was sent;

8 “(D) an identification of—

9 “(i) each type of entity, disaggregated
10 by small businesses, small organizations,
11 small governmental jurisdictions, and rep-
12 resentatives of such entities, that sub-
13 mitted a Hotline notification, and the rule
14 for which each entity submitted such noti-
15 fication; and

16 “(ii) each Government action for
17 which such entity submitted a Hotline no-
18 tification;

19 “(E) recommendations for Government ac-
20 tions that minimize of such Government actions
21 the burden on small businesses, small organiza-
22 tions, and small governmental jurisdictions; and

23 “(F) a summary of actions taken by the
24 Chief Counsel to address the Government ac-
25 tions described in subparagraph (A) and the

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1 Hotline notifications described in subparagraph
2 (C), including any such Government actions or
3 notifications for which the Chief Counsel sub-
4 mitted comments or analyses.

5 “(3) DEFINITIONS.—In this subsection—

6 “(A) the term ‘Government action’ means
7 an action by the Federal Government, including
8 rules, executive orders, statutes, regulations,
9 and presidential proclamations; and

10 “(B) the terms ‘rule’, ‘small business’,
11 ‘small organization’, and ‘small governmental
12 jurisdiction’ have the meanings given such
13 terms, respectively, in section 601 of title 5,
14 United States Code.”.

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**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 4305
OFFERED BY Ms. Scholten M. _____**

Page 1, line 18, insert “, or a covered action,” after
“an agency”.

Page 2, line 17, insert “covered actions,” before
“and other activities”.

Page 2, line 19, insert “or covered actions” after
“rules”.

Page 3, line 16, insert “covered actions,” after “pol-
icy statements,”.

Page 3, line 17, insert “or covered actions” after
“rules”.

Page 3, line 22, strike “and”.

Page 3, after line 22, insert the following:

- 1 “(B) the term ‘covered action’ means an
- 2 executive order or presidential proclamation re-
- 3 lating to tariffs.”.



Final Passage of H.R. 5763 – Main Street Parity Act				Total	Yes	27
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1				27	No	0
					Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon			
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski			
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway			
Rep. Van Duynes	Rep. Downing	Rep. McIver	Rep. Goodlander			
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros				
Rep. Alford	Rep. Schmidt	Rep. Morrison				
Rep. LaLota	Rep. Patronis	Rep. Latimer				
Rep. Finstad		Rep. Tran				

Final Passage of H.R. 5788 – 504 Program Risk Oversight Act				Total	Yes	27
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1				27	No	0
					Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon			
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski			
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway			
Rep. Van Duynes	Rep. Downing	Rep. McIver	Rep. Goodlander			
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros				
Rep. Alford	Rep. Schmidt	Rep. Morrison				
Rep. LaLota	Rep. Patronis	Rep. Latimer				
Rep. Finstad		Rep. Tran				

Final Passage of H.R. 3496 – Northern Mariana Islands Small Business Access Act (As Amended)				Total	Yes	No	Pre
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1				27		0	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon				
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski				
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway				
Rep. Van Duyn	Rep. Downing	Rep. McIver	Rep. Goodlander				
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros					
Rep. Alford	Rep. Schmidt	Rep. Morrison					
Rep. LaLota	Rep. Patronis	Rep. Latimer					
Rep. Finstad		Rep. Tran					

Final Passage of H.R. 5764 – AI for Mainstreet Act (As Amended)				Total	Yes	27
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1				27	No	0
					Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon			
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski			
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway			
Rep. Van Duynes	Rep. Downing	Rep. McIver	Rep. Goodlander			
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros				
Rep. Alford	Rep. Schmidt	Rep. Morrison				
Rep. LaLota	Rep. Patronis	Rep. Latimer				
Rep. Finstad		Rep. Tran				

Final Passage of H.R. 5784 – Artificial Intelligence Wisdom for Innovative Small Enterprises (AI-WISE) Act			Total	Yes	27
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1			27	No	0
				Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon		
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski		
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway		
Rep. Van Duyn	Rep. Downing	Rep. McIver	Rep. Goodlander		
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros			
Rep. Alford	Rep. Schmidt	Rep. Morrison			
Rep. LaLota	Rep. Patronis	Rep. Latimer			
Rep. Finstad		Rep. Tran			

Final Passage of H.R. 5778 – Improving SBA Engagement on Employee Ownership Act				Total	Yes	27
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1				27	No	0
					Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon			
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski			
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway			
Rep. Van Duyn	Rep. Downing	Rep. McIver	Rep. Goodlander			
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros				
Rep. Alford	Rep. Schmidt	Rep. Morrison				
Rep. LaLota	Rep. Patronis	Rep. Latimer				
Rep. Finstad		Rep. Tran				

Cisneros Amendment, #1 to H.R. 4305				Total	
Rule: Majority		Display: Raw Absolute	Result: Failed	Status: Closed	Pg# 1/1
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon	Yes	12
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski	No	15
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway	Pre	0
Rep. Van Duynes	Rep. Downing	Rep. McIver	Rep. Goodlander		
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros			
Rep. Alford	Rep. Schmidt	Rep. Morrison			
Rep. LaLota	Rep. Patronis	Rep. Latimer			
Rep. Finstad		Rep. Tran			

Scholten Amendment, #1 to H.R. 4305				Total	Yes	12
Rule: Majority Display: Raw Absolute Result: Failed Status: Closed Pg# 1/1				27	No	15
					Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon			
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski			
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway			
Rep. Van Duynes	Rep. Downing	Rep. McIver	Rep. Goodlander			
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros				
Rep. Alford	Rep. Schmidt	Rep. Morrison				
Rep. LaLota	Rep. Patronis	Rep. Latimer				
Rep. Finstad		Rep. Tran				

Final Passage of H.R. 4305 – Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025 (As Amended)			Total	Yes	18
Rule: Majority Display: Raw Absolute Result: Passed Status: Closed Pg# 1/1			27	No	9
				Pre	0
Rep. Williams	Rep. Wied	Rep. Velazquez	Rep. Simon		
Rep. Stauber	Rep. Bresnahan	Rep. McGarvey	Rep. Olszewski		
Rep. Meuser	Rep. Jack	Rep. Scholten	Rep. Conaway		
Rep. Van Duyn	Rep. Downing	Rep. McIver	Rep. Goodlander		
Rep. Ellzey	Rep. King-Hinds	Rep. Cisneros			
Rep. Alford	Rep. Schmidt	Rep. Morrison			
Rep. LaLota	Rep. Patronis	Rep. Latimer			
Rep. Finstad		Rep. Tran			



1455 3rd Street
San Francisco, CA 94158

November 18, 2025

From:
Chan Park
Head of U.S. and
Canada Policy and
Partnerships
OpenAI

To:
The Honorable Roger
Williams
Chairman
House Committee on
Small Business
Washington, DC
20515

The Honorable Nydia
M. Velázquez
Ranking Member
House Committee on
Small Business
Washington, DC
20515

Re: Support for H.R. 5764, the AI for Mainstreet Act, and H.R. 5784, the AI WISE Act

Dear Chairman Williams, Ranking Member Velázquez, and Members of the Committee:

OpenAI appreciates the opportunity to submit this statement for the record for the Committee's markup of H.R. 5764, the AI for Mainstreet Act, and H.R. 5784, the AI WISE Act. Artificial intelligence is already helping small businesses across the country save time, reach new customers, and compete in a fast changing economy, yet many owners still lack the trusted guidance they need to adopt these tools safely and effectively. Our mission at OpenAI is to ensure that AI benefits all of humanity, which necessarily includes the entrepreneurs, shop owners, and local employers on Main Street, not only the largest firms. These bipartisan bills are important steps toward that goal.

OpenAI strongly supports H.R. 5764, the AI for Mainstreet Act. By amending the Small Business Act to direct Small Business Development Centers to help small businesses evaluate and adopt AI tools, the bill would put practical expertise directly within reach of entrepreneurs in every community. It would empower SBDCs to provide training, guidance, and outreach on how AI can improve day-to-day operations, strengthen cybersecurity, protect data and intellectual property, support regulatory compliance, and deepen customer trust, while drawing solely from existing SBA resources. We thank Representatives Mark Alford, Hillary Scholten, and Eugene Vindman for their leadership in introducing this bipartisan legislation and for their focus on the needs of Main Street.

OpenAI also strongly supports H.R. 5784, the Artificial Intelligence Wisdom for Innovative Small Enterprises (AI WISE) Act. This bill would require the Small Business Administration to develop and maintain clear educational resources and online learning modules that explain how AI tools work, their limitations and risks, how to identify AI-generated outputs, and how to stay current as this technology rapidly evolves. We are encouraged that the bill directs SBA to consult with NIST and an expert advisory working group, to engage resource partners such as SBDCs and Women's Business Centers, and to ensure that materials are actionable, accessible, and model neutral rather than favoring any one AI provider. We thank Representatives Troy Downing and Hillary



1455 3rd Street
San Francisco, CA 94158

Scholten for recognizing that improving AI literacy is essential if small businesses are to harness AI's benefits while avoiding its pitfalls.

These bills align with key themes in [OpenAI's Workforce Blueprint](#) and our [submission](#) to the Office of Science and Technology Policy, which focus on ways that communities across the country—including the small businesses that anchor their Main Streets—can benefit from AI's economic upsides. Our AI infrastructure build-out is creating opportunities for construction and skilled-trade firms and for the restaurants and other small businesses that support them, and our OpenAI Certifications program aims to help 10 million Americans improve their AI skills by 2030 while giving businesses of all sizes greater confidence in hiring.

Later this week, OpenAI will host a "[Small Business Jam](#)" bringing together over 1,000 small business owners and experts across five cities to explore real-world AI use cases and share practical lessons about adoption, challenges, and safeguards. That convening is one example of how we are trying to learn from and support small businesses as they experiment with AI in their own operations. In our view, the AI for Mainstreet Act and the AI WISE Act would complement this kind of work by creating durable, nationwide infrastructure at SBA and its resource partners so that every small business, not just those able to attend one of our events, can access high-quality guidance.

OpenAI is committed to working with Congress, SBA, and stakeholders across the country to ensure that AI is developed and deployed in ways that are safe, beneficial, and widely accessible. We respectfully urge the Committee to advance H.R. 5764 and H.R. 5784, and we stand ready to serve as a resource as you continue examining how best to support small businesses in the age of AI.

Sincerely,

A handwritten signature in black ink, appearing to read "Chan Park".

Chan Park
Head of U.S. and Canada Policy and Partnerships
OpenAI



November 13, 2025

Representative Troy Downing
1529 Longworth House Office Building
Washington, D.C. 20510

Representative Hillary Scholten
1317 Longworth House Office Building
Washington, D.C. 20510

Dear Representative Downing and Representative Scholten,

On behalf of Intuit, the global financial technology platform that powers TurboTax, Credit Karma, QuickBooks, and Mailchimp, we write today to express our support of [H.R. 5784, the Artificial Intelligence Wisdom for Innovative Small Enterprises Act](#) or the “AI-WISE Act”.

Intuit’s mission is to power prosperity around the world and we believe that artificial intelligence (AI) represents the most transformative technology of our generation, offering unparalleled opportunities for small businesses to save time, increase productivity, and achieve financial success.

However, the effective adoption of AI, especially complex “agentic AI” now being integrated into financial and marketing solutions requires a foundational level of education and trust. The AI-WISE Act addresses this critical need by directing the Small Business Administration (SBA) to establish high-quality, actionable, and neutral educational resources for small business concerns.

While 70 percent of small businesses now report regular use of AI—a notable increase from 48 percent in July 2024, as per a recent Intuit QuickBooks Small Business Insights quarterly [survey](#)—the effective adoption of this technology is hindered by a knowledge gap: 31 percent cite a lack of understanding of AI capabilities, and 20 percent do not know how to use or implement it.

Intuit has long championed the responsible use of AI and is committed to demystifying AI as evidenced by initiatives like the [Intuit More with AI Tour](#), a nationwide roadshow in partnership with the Initiative for a Competitive Inner City (ICIC) that provides free, hands-on AI workshops to small and medium-sized businesses across the country. We recognize that the success of the AI era is dependent on the ability of every small business owner to leverage this technology safely and effectively.

We look forward to working with you and the SBA as these educational modules are developed, and we stand ready to offer our expertise to help fulfill the goals of this important legislation.

We urge the House Small Business Committee to swiftly pass the AI-WISE Act.

Sincerely,

Michael Kennedy
SVP and Chief Corporate Affairs Officer
Michael_Kennedy@intuit.com
699 14th St. NW, Suite 800
Washington, District of Columbia 20005



Representative Roger Williams
 Chairman
 House Committee on Small Business
 Washington, DC 20515

Representative Nydia Velázquez
 Ranking Member
 House Committee on Small Business
 Washington, DC 20515

November 18, 2025

Dear Chairman Williams and Ranking Member Velázquez:

The Coalition for Sensible Safeguards (CSS),¹ an alliance of over 220 labor, scientific, research, good government, faith, community, health, environmental, and public interest groups, is writing regarding consideration of the Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025, H.R. 4305. This bill would establish an email address (called a “hotline”) and a website through which small businesses can notify the Small Business Administration (SBA) Office of Advocacy of regulatory compliance burdens. We urge opposition to this bill, which will likely benefit large corporations even more than it will benefit many small businesses.

While we generally support efforts to engage members of the public in the rulemaking process, this bill is one-sided in its scope. Small businesses do not always oppose regulations or desire to see them weakened. In fact, small businesses often support regulations because they provide a level playing field on which to compete with larger corporations that would otherwise dominate the market. Small businesses also tend to support agency guidance and policy documents that provide plain-language explanations on what is expected to reduce hazards and avoid citations and penalties. In addition, small businesses already receive unique opportunities to provide input on rules and other actions that the public does not receive. Yet this bill seeks only information from some small businesses about so-called burdens, rather than seeking to understand how regulations affect small businesses — both the good and bad.

This one-sided nature of the bill creates the impression that it is more focused on advancing an ideological attack on regulations than actually helping small businesses. This problematic impression is only further reinforced by the bill’s unfortunate name.

The bill requires that the Chief Counsel for Advocacy at the SBA Office of Advocacy submit an annual report to the SBA Administrator and to Congress that includes rules that appear most

¹ This document represents the expert consensus of the Coalition for Sensible Safeguards Executive Committee and does not necessarily reflect the views of each member organization.

frequently in submissions, a summary of notifications received, and recommendations for each regulatory agency that issued the rules, as well as actions taken by the Chief Counsel to address the rules. However, the bill fails to define the term “rule” for purposes of this bill, meaning it potentially covers a wide swath of agency guidance and policy statements that are not legally binding. This would divert resources from other work the Office of Advocacy is tasked with doing to support small businesses.

The bill allows hotline submissions from “small business concerns,” as defined in section 3 of the Small Business Act. But the SBA Office of Advocacy is also responsible for representing small business organizations and small governmental jurisdictions under the Regulatory Flexibility Act, 5 U.S.C. 601(3-6). Thus, all small entities within Advocacy’s purview do not seem to be contemplated by the bill. Small organizations and governments should be able to use the hotline as well, if the purpose of this legislation is to gather full information about how regulations affect small entities.

Further, the bill should contain disclosure requirements so that an entity submitting a complaint to the hotline would be required to indicate whether (and by whom) they received support in preparing their hotline submission. It is well documented that big businesses and large trade associations often prepare comments and talking points for so-called small entities to submit to the SBA Office of Advocacy. Congress and the public have a right to know if the hotline becomes just another avenue for big corporations to improperly influence the regulatory process.

Since H.R. 4305 is so biased, anti-regulatory, and fails to consider the benefits of regulation; does not include all small entities within the jurisdiction of the SBA Office of Advocacy; and does not require disclosure about potential conflicts of interest and influence of submitters, we urge opposition to this bill.

We encourage the committee to focus on other government policies from the current Administration that have directly harmed small businesses rather than misguidedly target regulations that protect the public. The rollback of regulations under the current Administration has not improved the economy nor lowered prices for consumers and working families.

We stand ready to work with the committee on real solutions for enhancing small business engagement in the rulemaking process.

Sincerely,



Rachel Weintraub, Executive Director
Coalition for Sensible Safeguards

CC: Members of the House Committee on Small Business



November 14, 2025

Honorable Roger Williams
Chairman
Committee on Small Business
United States House of Representatives
2361 Rayburn House Office Building
Washington, D.C. 20515

Honorable Nydia M. Velázquez
Ranking Member
Committee on Small Business
United States House of Representatives
2361 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Lateefah Simon
United States House of Representatives
Washington, D.C. 20515

Chairman Williams, Representative Simon, and Ranking Member Velázquez:

In your service on the House Small Business Committee, you hear from small businesses every day who struggle to access the capital they need to start and expand their businesses.

The National Association of Development Companies (NADCO) and the Certified Development Company (CDC) lending industry we represent are your partners in helping small businesses bridge gaps in financing to grow their businesses through the Small Business Administration's (SBA's) premier economic development program, the 504 Loan Program.

One of the hallmarks of the 504 program is the low down-payment of 10 percent, which allows small businesses to preserve cash for working capital and cashflow management. However, for SBA-designated "special purpose" properties, borrowers must put an additional five percent down, which erodes one of the major benefits of the program for growing businesses.

NADCO strongly supports your efforts to remove the extra five percent equity injection for "special purpose" properties in the *Main Street Parity Act* (H.R. 5763). Removing this requirement will expand access to small business borrowers and ensure the program's benefits are fully leveraged for job creation and expansion in local communities.

Thank you for your leadership on this and many other issues facing small businesses today – we appreciate your consideration of this critical legislation in the markup scheduled for Tuesday, November 18, 2025, and your commitment to advance policies that will make a difference for small business borrowers' ability to access capital.

Sincerely,

A handwritten signature in black ink, appearing to read "Rhonda D. Pointon".

Rhonda D. Pointon
President & CEO
National Association of Development Companies (NADCO)



November 14, 2025

The Honorable Roger Williams
Chairman
Committee on Small Business
United States House of Representatives
2361 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Nydia M. Velázquez
Ranking Member
Committee on Small Business
United States House of Representatives
2361 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Jimmy Patronis
United States House of Representatives
Washington, D.C. 20515

The Honorable Derek Tran
United States House of Representatives
Washington, D.C. 20515

Representative Tran, Representative Patronis, Chairman Williams and Ranking Member Velázquez:

I write on behalf of the National Association of Development Companies (NADCO) and the Certified Development Company (CDC) lending industry in support of the *504 Program Risk Oversight Act* (H.R. 5788).

CDCs deliver the Small Business Administration's (SBA's) 504 Loan Program in a unique partnership with private sector lending partners to spur local economic development and job creation. The loan structure includes two layers of diligent underwriting, which paired with robust oversight by the Office of Credit Risk Management (OCRM), and collaboration between industry and SBA, have shaped a high performing program. According to SBA, as of August 31, 2025, the program boasted a one-year charge off rate of 0.07 percent.

The CDC lending industry is proud of the 504 Loan Program's performance and is invested in its longevity and availability to the small businesses it serves. As a federal program, transparent data is the cornerstone of a productive partnership between SBA, Congress, and industry and the work we do collectively to keep the 504 Loan Program healthy.

We appreciate your proactive efforts to ensure the 504 Loan Program remains available for years to come, and the leadership of Chairman Williams and Ranking Member Velázquez for holding this markup and advancing this important legislation.

Sincerely,

A handwritten signature in black ink, appearing to read "Rhonda D. Pointon". The signature is fluid and cursive.

Rhonda D. Pointon
President & CEO
National Association of Development Companies (NADCO)



October 15, 2025

The Honorable Joni Ernst
Chairman
Committee on Small Business & Entrepreneurship
United States Senate
Washington, D.C., 20510

The Honorable Roger Williams
Chair
Committee on Small Business
United States House of Representatives
Washington, D.C. 20515

The Honorable Ed Markey
Ranking Member
Committee on Small Business & Entrepreneurship
United States House of Representatives
Washington, D.C., 20510

The Honorable Nydia Velázquez
Ranking Member
Committee on Small Business
United States House of Representatives
Washington, D.C., 20515

Dear Chair Williams, Chair Ernst, Ranking Member Velázquez, and Ranking Member Markey,

As President and CEO of the National Cooperative Business Association (NCBA), I write in support of the Improving SBA Engagement on Employee Ownership Act to ensure that cooperatives can access the same level of business support from the Small Business Administration (SBA) provided to other businesses. NCBA is the apex trade association for cooperatives across all sectors of the U.S. economy, including worker cooperatives, consumer food cooperatives, credit unions, and other cooperative financial institutions, all of which have an important role in the conversation of access to capital for cooperatives.

With nearly 65,000 cooperative establishments and over 130 million members, cooperatives are found across every sector of the economy. These cooperatives range from small, neighborhood establishments to multibillion-dollar businesses trading in international markets. The Main Street Act provisions of the John S. McCain National Defense Authorization Act for Fiscal Year 2019 directed the Small Business Administration (SBA) to expand access to capital and technical assistance for businesses transitioning to employee ownership, including worker cooperatives and ESOPs. However, the SBA's current outreach falls short of what is necessary. This bill would improve the efficiency of federal agency outreach by leveraging existing resources to streamline support for employee ownership and cooperatives.

The health and growth of the United States' economy depend on giving retiring business owners the choice to move towards a member-owned structure, which keeps jobs local and enables communities to thrive. By fully implementing the Main Street Act of 2018 and establishing the Employee Ownership and Cooperative Promotions Program through the Small Business Development Center (SBDC) Network, retirees and emerging entrepreneurs will gain access to the technical assistance and on-the-ground support that is needed to successfully complete a business exit through sale to employees. The bill will also help the SBA deliver on the Memorandum of Understanding with the U.S. Department of Agriculture (USDA) which included a commitment to "examine opportunities for cooperatives to participate in SBA programs and access SBA resources". At a time when millions of small business owners are getting ready to retire, it is of utmost importance that the SBA is equipped to step in and offer services to ensure that these businesses can continue to contribute to the communities they serve.



The National Cooperative Business Association • CLUSA International

Since its establishment in 2014, the USDA Interagency Working Group on Cooperative Development has sought to foster cooperative development and ensure coordination with Federal agencies and national and local cooperative organizations that have cooperative programs and interests. NCBA encourages and supports the participation of the SBA in this and other working groups to maximize effective cross-sector collaboration for the benefit and well-being of cooperatives. Particularly as employee-owned and cooperative business across sectors have struggled to obtain access to SBA loans due to regulatory hurdles that are misaligned with the ownership structure.

Cooperatives across the United States will greatly benefit from the implementation of the Improving SBA Engagement on Employee Ownership Act. Many have experienced the challenges associated with accessing the right resources, assistance, and support necessary for economic growth and job creation, and this bill is a solid step forward in ensuring that the cooperative business model is ingrained within the institutional knowledge of the Small Business Administration.

In cooperation,

A handwritten signature in blue ink, appearing to read "Doug O'Brien".

Doug O'Brien
President and CEO
National Cooperative Business Association (NCBA)



November 18, 2025

The Honorable Mark Alford
United States House of Representatives
Washington, D.C. 20515

The Honorable Hillary Scholten
United States House of Representatives
Washington, D.C. 20515

Dear Representative Alford and Representative Scholten:

The Small Business & Entrepreneurship Council (SBE Council) is pleased to support H.R. 5764, the *AI for Main Street Act*. This legislation takes an important step in ensuring that small business owners have access to trusted guidance and practical tools in adopting artificial intelligence solutions to strengthen operations, improve productivity, and enhance competitiveness.

SBE Council's recent surveys demonstrate the importance of this effort. Our October 2025 [Small Business Check Up and Tech Use Survey](#), found that 88% of small business owners reported using or planning to use AI and digital tools within their operations, and 73% expressed that AI tools are now essential to their competitiveness and long-term growth. Yet, many small firms lack access to trusted, affordable support and have concerns about data privacy, accuracy of outputs, employee training, and keeping pace with new technology, according to the survey. By empowering Small Business Development Centers (SBDCs) to offer AI training, best practices, and integration guidance, your bill provides the type of support small business owners need.

The *AI for Main Street Act* aims to provide relevant support in a fast-changing environment. SBE Council appreciates your leadership in addressing both the opportunities and challenges that AI presents for America's small businesses.

Sincerely,

Karen Kerrigan
President & CEO

Protecting Small Business, Promoting Entrepreneurship
800 Connecticut Ave. NW • Suite 300 • Washington, D.C. 20006 • www.sbecouncil.org



November 18, 2025

The Honorable Tony Wied
United States House of Representatives
Washington, D.C. 20515

Dear Representative Wied:

The Small Business & Entrepreneurship Council (SBE Council) is pleased to support H.R. 4305, the *Destroying Unnecessary, Misaligned, and Prohibitive Red Tape* (DUMP Red Tape) Act. Excessive, complex, and outdated regulations impose unnecessary and disproportionate costs on small businesses, divert resources from productive investments in growth, and undermine competitiveness. Establishing a centralized Red Tape Hotline within the Office of Advocacy of the Small Business Administration (SBA) is an effective way to give small business owners a direct voice in identifying regulations that impose significant burdens, or do not serve their intended purpose.

Small business owners continue to cite regulatory complexity and compliance burdens as persistent obstacles to growth and investment. SBE Council's Q4 [2024 Small Business Check Up Survey](#) found that 88% of small business owners said reducing regulatory burdens must be a top priority for Congress and the White House in 2025. By creating a direct, accessible channel for small business owners to report regulatory obstacles, your legislation improves the vital feedback loop between small businesses and federal agencies, and provides the Office of Advocacy with an additional tool for being more effective in its important work.

H.R. 4305 will empower regulators and policymakers with better data, improve federal agency accountability, and offers small business owners a more meaningful voice in shaping an efficient regulatory environment. SBE Council appreciates your leadership in advancing this common-sense reform.

Sincerely,

Karen Kerrigan
President & CEO

Protecting Small Business, Promoting Entrepreneurship
800 Connecticut Ave. NW • Suite 300 • Washington, D.C. 20006 • www.sbecouncil.org



November 18, 2025

The Honorable Roger Williams
Chairman
Committee on Small Business
United States House of Representatives

The Honorable Lateefah Simon
United States House of Representatives

Dear Chairman Williams and Representative Simon:

The Small Business & Entrepreneurship Council (SBE Council) strongly supports H.R. 5763, the *Main Street Parity Act*. Access to capital remains an important priority for small business owners, particularly those looking to make investments in order to scale and modernize facilities. H.R. 5763 modifies statutory criteria in Section 502(3)(C) of the Small Business Investment Act for plant acquisition, construction, conversion, or expansion, which will help to channel needed capital into these productive investments.

Small business owners continue to report solid demand for expansion and investment. However, many cite barriers in accessing capital. SBE Council's October 2025 [Small Business Check Up and Tech Use Survey](#) reported that 51% of small business owners said limited access to capital options are restricting growth opportunities. The modifications in your bill will help to ensure that financing opportunities enabled by the SBIA remain a relevant financing tool for entrepreneurs looking to build, expand, or convert facilities in order to compete and meet rising demand.

Thank you for your leadership. SBE Council applauds your commitment in working to strengthen capital access for America's small business community.

Sincerely,

Karen Kerrigan
President & CEO

Protecting Small Business, Promoting Entrepreneurship

800 Connecticut Ave. NW • Suite 300 • Washington, D.C. 20006 • www.sbecouncil.org

Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. LaLota (NY-01)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Mr. Downing (MT-02)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Mr. Conaway (NJ-03)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 10:28 AM ET _____

Measure: ANS to H.R. 3496 – Northern Mariana Islands Small Business Access Act

Offered By: Ms. King-Hinds _____

Amendment #: 1 _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i>	<i>Nays</i>	<i>Present</i>
X			

FC Vote #	1
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. LaLota (NY-01)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Mr. Downing (MT-02)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Mr. Conaway (NJ-03)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 10:32 AM ET _____

Measure: ANS to H.R. 5764 – AI for Mainstreet Act

Offered By: Mr. Alford _____

Amendment #: 1 _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i>	<i>Nays</i>	<i>Present</i>
X			

FC Vote #	2
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		
	Mr. Meuser (PA-09)		
	Ms. Van Duyne (TX-24)		
	Mr. Ellzey (TX-06)		
	Mr. Alford (MO-04)		
	Mr. LaLota (NY-01)		
	Mr. Finstad (MN-01)		
	Mr. Wied (WI-08)		
	Mr. Bresnahan (PA-08)		
	Mr. Jack (GA-03)		
	Mr. Downing (MT-02)		
	Ms. King-Hinds (Del.-CNMI)		
	Mr. Schmidt (KS-02)		
	Mr. Patronis (FL-01)		
	Ranking Member Velazquez (NY-07)		
	Mr. McGarvey (KY-03)		
	Ms. Scholten (MI-03)		
	Ms. McIver (NJ-10)		
	Mr. Cisneros (CA-31)		
	Ms. Morrison (MN-03)		
	Mr. Latimer (NY-16)		
	Mr. Tran (CA-45)		
	Ms. Simon (CA-12)		
	Mr. Olszewski (MD-02)		
	Mr. Conaway (NJ-03)		
	Ms. Goodlander (NH-02)		
	Chairman Williams (TX-25)		
	TOTALS		

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:26 AM ET _____

Measure: ANS to H.R. 4305 - Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025

Offered By: Mr. Wied _____

Amendment #: 1 _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i>	<i>Nays</i>	<i>Present</i>
X			

FC Vote #	3
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS
119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:41 AM ET _____

Measure: H.R. 5763 – Main Street Parity Act

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	4
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:42 AM ET _____

Measure: H.R. 5788 – 504 Program Risk Oversight Act

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	5
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:43 AM ET _____

Measure: H.R. 3496 – Northern Mariana Islands Small Business Access Act

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	6
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:44 AM ET _____

Measure: H.R. 5764 – AI for Mainstreet Act (As Amended)

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	7
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:45 AM ET _____

Measure: H.R. 5784 – Artificial Intelligence Wisdom for Innovative Small Enterprises (AI-WISE) Act

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	8
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	27	0

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:46 AM ET _____

Measure: H.R. 5778 – Improving SBA Engagement on Employee Ownership Act (As Amended)

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 27	<i>Nays</i> 0	<i>Present</i>

FC Vote #	9
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		X
	Mr. Meuser (PA-09)		X
	Ms. Van Duyne (TX-24)		X
	Mr. Ellzey (TX-06)		X
	Mr. Alford (MO-04)		X
	Mr. LaLota (NY-01)		X
	Mr. Finstad (MN-01)		X
	Mr. Wied (WI-08)		X
	Mr. Bresnahan (PA-08)		X
	Mr. Jack (GA-03)		X
	Mr. Downing (MT-02)		X
	Ms. King-Hinds (Del.-CNMI)		X
	Mr. Schmidt (KS-02)		X
	Mr. Patronis (FL-01)		X
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)		X
	TOTALS	12	15

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:47 AM ET _____

Measure: Amendment to the ANS to H.R. 4305 – Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025

Offered By: Mr. Cisneros _____

Amendment #: 1 _____

Result?	<u>Agreed To:</u> []		
	<u>Not Agreed To:</u> [X]		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 12	<i>Nays</i> 15	<i>Present</i>

FC Vote #	10
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)		X
	Mr. Meuser (PA-09)		X
	Ms. Van Duyne (TX-24)		X
	Mr. Ellzey (TX-06)		X
	Mr. Alford (MO-04)		X
	Mr. LaLota (NY-01)		X
	Mr. Finstad (MN-01)		X
	Mr. Wied (WI-08)		X
	Mr. Bresnahan (PA-08)		X
	Mr. Jack (GA-03)		X
	Mr. Downing (MT-02)		X
	Ms. King-Hinds (Del.-CNMI)		X
	Mr. Schmidt (KS-02)		X
	Mr. Patronis (FL-01)		X
	Ranking Member Velazquez (NY-07)	X	
	Mr. McGarvey (KY-03)	X	
	Ms. Scholten (MI-03)	X	
	Ms. McIver (NJ-10)	X	
	Mr. Cisneros (CA-31)	X	
	Ms. Morrison (MN-03)	X	
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)	X	
	Mr. Olszewski (MD-02)	X	
	Mr. Conaway (NJ-03)	X	
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)		X
	TOTALS	12	15

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:48 AM ET _____

Measure: Amendment to the ANS to H.R. 4305 – Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025

Offered By: Ms. Scholten _____

Amendment #: 1 _____

Result?	<u>Agreed To:</u> []		
	<u>Not Agreed To:</u> [X]		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 12	<i>Nays</i> 15	<i>Present</i>

FC Vote #	11
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Present	Representatives	Aye	Nay
	Mr. Stauber (MN-08)	X	
	Mr. Meuser (PA-09)	X	
	Ms. Van Duyne (TX-24)	X	
	Mr. Ellzey (TX-06)	X	
	Mr. Alford (MO-04)	X	
	Mr. LaLota (NY-01)	X	
	Mr. Finstad (MN-01)	X	
	Mr. Wied (WI-08)	X	
	Mr. Bresnahan (PA-08)	X	
	Mr. Jack (GA-03)	X	
	Mr. Downing (MT-02)	X	
	Ms. King-Hinds (Del.-CNMI)	X	
	Mr. Schmidt (KS-02)	X	
	Mr. Patronis (FL-01)	X	
	Ranking Member Velazquez (NY-07)		X
	Mr. McGarvey (KY-03)		X
	Ms. Scholten (MI-03)		X
	Ms. McIver (NJ-10)		X
	Mr. Cisneros (CA-31)		X
	Ms. Morrison (MN-03)		X
	Mr. Latimer (NY-16)	X	
	Mr. Tran (CA-45)	X	
	Ms. Simon (CA-12)		X
	Mr. Olszewski (MD-02)		X
	Mr. Conaway (NJ-03)		X
	Ms. Goodlander (NH-02)	X	
	Chairman Williams (TX-25)	X	
	TOTALS	18	9

COMMITTEE ON SMALL BUSINESS

119th Congress (*First Session*)

Date: 11/18/2025 _____

Time: 11:49 AM ET _____

Measure: H.R. 4305 – Destroying Unnecessary, Misaligned, and Prohibitive (DUMP) Red Tape Act of 2025 (As Amended)

Offered By: _____

Amendment #: _____

Result?	<u>Agreed To:</u> [X]		
	<u>Not Agreed To:</u> []		
	<u>Withdrawn:</u> []		
<i>Voice Vote</i>	<i>Ayes</i> 18	<i>Nays</i> 9	<i>Present</i>

FC Vote #	12
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