

standards in the 7(a) program, this bill advances good governance policies that will protect taxpayer dollars and uphold the program's record of success well beyond the next 4 years.

Mr. Speaker, I urge the passage of my bill.

Mr. MCGARVEY. Mr. Speaker, I yield 3 minutes to the gentlewoman from New Jersey (Mrs. McIVER).

Mrs. McIVER. Mr. Speaker, I rise today in support of H.R. 1804, commonsense and bipartisan legislation, which I am proud to co-lead with my colleague, Congressman MEUSER, to bring better oversight and real accountability to one of the Small Business Administration's most important loan programs, 7(a).

Mr. Speaker, small business owners aren't asking for easy. They are asking for a fair shake and a real shot. That is what the 7(a) loan program is supposed to do: help turn grit and a good idea into a successful business.

This program is the reason that someone with a solid plan or a good business but without a big investor or family money can still open up shop.

When small business owners step up with a vision, a diner on the corner, a new chapter for the family plumbing business, or a pet supply store, it is on the government to make sure the tools we have to support them actually work. Right now, they don't.

□ 1600

There hasn't been sufficient oversight of this program, and that means we haven't been doing all that we can to protect small business owners from fraud.

Over the last decade, there has been more than \$335 million in documented loan agent fraud. That is why this bill matters.

It tackles this problem in two ways.

First, it creates accountability for loan agents by making sure that the people who connect businesses to resources don't operate in the dark.

Second, by requiring information on loan performance, default rates, and risk analysis, it gives Congress the data we need to do our jobs, making sure the 7(a) program works as intended, and protects small business owners.

It is on us to make sure that the programs we use to support small businesses actually work and work honestly.

Ensuring 7(a) loans work is important because the program is a lifeline. It is a way to make sure that when people go to apply for a loan, they are walking into a fair process, not a rigged one.

Whether it is the mom in Newark who wants to open up a store or the first-generation American in Bloomsburg, Pennsylvania, who wants to bring a taste of home to town, small businesses create good jobs. They give back. They reinvest, and they show us what is possible in our communities.

H.R. 1804, our 7(a) Loan Agent Oversight Act, is a smart, targeted fix and

will help make sure that small business owners' dreams stay attainable.

Mr. Speaker, once again, I thank my colleague for co-leading this bill with me, and I also thank our ranking member and our chairman for their support. I urge my colleagues to support this bill.

Mr. WILLIAMS of Texas. Mr. Speaker, I reserve the balance of my time.

Mr. MCGARVEY. Mr. Speaker, I thank my colleagues, Mr. MEUSER and Mrs. McIVER, for working together in a bipartisan way on behalf of strengthening the SBA's flagship 7(a) loan program.

For too long, a few bad actors have damaged one of the most successful small business capital access programs in the Federal Government. By giving the SBA the tools and authority it needs, we can root out bad behavior and minimize fraud without punishing loan agents that are acting in good faith on behalf of their clients and helping small businesses access the capital they need to grow.

I urge my colleagues to vote "yes" on H.R. 1804, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to support this commonsense legislation, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. SESSIONS.) The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 1804.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. WILLIAMS of Texas. Mr. Speaker, on that I demand the yeas and nays. The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

THINKDIFFERENTLY ABOUT DISABILITY EMPLOYMENT ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1634) to provide for a memorandum of understanding between the Small Business Administration and the National Council on Disability to increase employment opportunities for individuals with disabilities, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1634

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "ThinkDIFFERENTLY About Disability Employment Act".

SEC. 1. MEMORANDUM OF UNDERSTANDING TO INCREASE EMPLOYMENT OPPORTUNITIES FOR INDIVIDUALS WITH DISABILITIES.

(a) IN GENERAL.—The Administrator of the Small Business Administration, in consulta-

tion with the Chair of the National Council on Disability, shall—

(1) provide assistance to individuals with disabilities who desire to become entrepreneurs or to be self-employed;

(2) help individuals with disabilities find employment at small business concerns (as defined under section 3 of the Small Business Act (15 U.S.C. 632)); and

(3) assist small business concerns with hiring individuals with disabilities and with accessibility issues applicable to individuals with disabilities.

(b) MEMORANDUM OF UNDERSTANDING OR AGREEMENT.—The Administrator, in consultation with the Chair, shall carry out and coordinate the activities described in subsection (a) by entering into one or more memoranda of understanding or other appropriate agreements.

(c) OUTREACH AND EDUCATION.—In carrying out the activities described in subsection (a), the Administrator, in consultation with the Chair, shall conduct outreach and education about such activities.

(d) REPORT.—Not later than two years after the date of the enactment of this Act, the Administrator, in consultation with the Chair, shall submit to Congress a report on activities carried out pursuant to any memorandum or agreement described in subsection (b) that includes the following:

(1) A description of how the Administrator, in consultation with the Chair, carried out such activities.

(2) An analysis of opportunities to expand the technical capabilities of the Small Business Administration in carrying out such activities.

(3) A description of achievements under any such memorandum or agreement.

(4) A description of the plans of the Administrator, in consultation with the Chair, to continue activities to expand employment opportunities for individuals with disabilities.

SEC. 2. NO ADDITIONAL FUNDS AUTHORIZED.

No additional funds are authorized to carry out the requirements of this Act.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentleman from Kentucky (Mr. MCGARVEY) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. WILLIAMS of Texas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. WILLIAMS of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise today in full support of H.R. 1634, the ThinkDIFFERENTLY About Disability Employment Act, introduced by Representatives STAUBER and SIMON.

Mr. Speaker, I thank my colleagues for their collaboration on this important legislation which aims to break down barriers and provide greater opportunities for individuals with disabilities nationwide.

Far too many individuals with disabilities continue to face systematic

challenges when trying to enter the workforce or start a small business. As Congress, we have a responsibility to recognize their talents and create opportunities that empower them to succeed.

The bill takes a simple, practical step toward directing the SBA to work directly with the National Council on Disability, and together they will coordinate efforts to help individuals with disabilities pursue entrepreneurship, secure employment with small businesses, and overcome accessibility challenges. This will help ensure that individuals with disabilities have access to business counseling through existing SBA programs, like the Small Business Development Centers.

Importantly, H.R. 1634 is a commonsense, no-cost solution that provides individuals with disabilities more opportunities to succeed on Main Street and start their own small businesses.

I urge my colleagues to support this bipartisan effort, and I reserve the balance of my time.

Mr. MCGARVEY. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H.R. 1634, the ThinkDIFFERENTLY About Disability Employment Act.

Although we have made considerable progress on bringing people with disabilities into the workforce, the numbers reveal how far we still have to go. Only 23 percent of the over 44 million individuals living with a disability are employed. This is not because they lack the skills or the willingness to work, but often because they face persistent structural barriers, such as discrimination, limited flexibility in the workplace, and inadequate transportation options, among others.

While small firms employ half the private-sector workforce, they may face challenges of their own, such as outdated infrastructure or uncertainty about accommodations. Helping small firms hire people with disabilities can directly benefit their company and in turn boost the overall economy.

This bipartisan bill requires that SBA collaborate with the National Council on Disability to help employers hire more people with disabilities and provide much needed support to these entrepreneurs.

Mr. Speaker, I thank Mr. STAUBER, Ms. SIMON, Mr. ALFORD, and Mr. PAPPAS for their bipartisan collaboration on this bill, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I yield such time as he may consume to the gentleman from Minnesota (Mr. STAUBER).

Mr. STAUBER. Mr. Speaker, before I begin, I thank both my Republican and Democrat colleagues for their kind words. They are both spot on, and I couldn't be more proud to stand here and support this bill.

I rise today in strong support of my bill, the ThinkDIFFERENTLY About Disability Employment Act.

I want to begin by thanking my colleagues from California, Missouri, and

New Hampshire, Representatives SIMON, ALFORD, and PAPPAS, for their support of this important legislation.

As a father to a young man with Down syndrome, I have seen firsthand just how much untapped talent exists within the disability community. Unfortunately, outdated systems and perceptions still keep far too many of these individuals on the sidelines in our economy.

That is just unfair, and it is a missed opportunity for American growth and innovation, and deprives our economy of their incredible contributions.

The ThinkDIFFERENTLY About Disability Employment Act takes a critical step towards breaking down these barriers. This bill directs the Small Business Administration and the National Council on Disability to collaborate in providing resources and assistance to individuals with disabilities who want to start their own business or find meaningful employment, and it also ensures that small businesses have the guidance they need to hire and support employees with disabilities.

Through this bill, we are ensuring that individuals with disabilities can turn their ambitions into reality, whether that means starting a company or securing meaningful work. At the same time, we are helping small businesses tap into a skilled and motivated workforce by offering them the guidance to do so confidently.

Individuals with disabilities should not be overlooked. They should be empowered.

Mr. Speaker, I urge my colleagues to support this legislation so that every American, regardless of their ability, has the opportunity to contribute, succeed, and thrive in this great Nation.

Mr. MCGARVEY. Mr. Speaker, I yield 3 minutes to the gentlewoman from California (Ms. SIMON).

Ms. SIMON. Mr. Speaker, I thank Congressman MCGARVEY for yielding me the time.

Mr. Speaker, I thank Congressman STAUBER, and I am excited to work with him so closely during my time in Congress to advance the opportunities for folks with disabilities in this country. It is just a deep honor for the two of us to continue on our path of representing Americans with disabilities.

As the first congenitally blind person to serve in the United States Congress, I am honored to rise today in support of this bipartisan bill with Representative STAUBER, the ThinkDIFFERENTLY About Disability Employment Act.

As a community organizer and leader for over 20 years, I focused on finding jobs and opportunities for low-income folks in the bay area in California, and I came to Congress to bring those communities with me, particularly the disability community, a community that I belong to.

The disability community is too often left out of policy conversations, and today, Democrats and Republicans

are bringing our brothers and sisters to the table.

Right now, the unemployment rate for people with intellectual, physical, and developmental disabilities remains alarmingly high in this country. Ashamedly, it is at 80 percent. Yes, 80 percent. This, we know, is unacceptable.

We can close the disability employment gap, not only to advance independence, dignity, and freedom for Americans with disabilities, but to drive economic growth.

This bill, my bill, our bill, creates an essential partnership between the Small Business Administration and the National Council on Disability to help individuals with disabilities pursue self-employment, dignity, launch small businesses, and thrive in the workforce.

I strongly urge my colleagues to support this bill and build an economy that works for all of us. Mr. Speaker, I am so honored to say we can move this forward today.

Mr. Speaker, I again thank Representative STAUBER for advocating for his son and the millions of folks with disabilities in this country to have their just due and to support me in this legislation moving forward. Finally, Mr. Speaker, I thank Chair WILLIAMS and Ranking Member VELÁZQUEZ for their efforts in moving this bill forward.

Mr. MCGARVEY. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, I thank my colleagues: Mr. STAUBER, for sharing his story, for acting on behalf of his son and so many Americans with disabilities; Ms. SIMON for her passion and her work in this area; and Mr. ALFORD and Mr. PAPPAS for their bipartisan work on improving entrepreneurship and employment opportunities for people with disabilities.

Every individual, no matter their disability, deserves a shot at participating in our economy and getting that shot at the American Dream. Whether it is getting a job in a local small business or launching their own startup, this bill directs the SBA and the National Council on Disability to collaborate on ways to help individuals with disabilities do just that.

By passing this bill, we can start clearing the structural barriers faced by people with disabilities, while growing the economy and helping small business owners.

I urge my colleagues to vote "yes" on H.R. 1634, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to support this commonsense legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 1634, as amended.

The question was taken; and (two-thirds being in the affirmative) the

rules were suspended and the bill, as amended, was passed.

A motion to reconsider was laid on the table.

□ 1615

ENTREPRENEURS WITH DISABILITIES REPORTING ACT OF 2025

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 1621) to require the Administrator of the Small Business Administration to submit to Congress a report on the entrepreneurial challenges facing entrepreneurs with a disability, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1621

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Entrepreneurs with Disabilities Reporting Act of 2025”.

SEC. 2. REPORT ON ENTREPRENEURSHIP CHALLENGES OF ENTREPRENEURS WITH DISABILITIES.

(a) IN GENERAL.—Not later than 180 days after the date of the enactment of this Act, the Administrator of the Small Business Administration shall submit to Congress a report on the challenges that entrepreneurs with a disability encounter with starting and operating a business, including—

- (1) an assessment of the challenges and needs of entrepreneurs with a disability;
- (2) a description of the resources and support that the Administrator provides to entrepreneurs with a disability;
- (3) a description of outreach to entrepreneurs with a disability by the Administrator, including by district and regional offices of the Small Business Administration, small business development centers (as defined in section 3(t) of the Small Business Act (15 U.S.C. 632(t))), and women’s business centers (as described under section 29(a) of such Act (15 U.S.C. 656(a)));
- (4) a description of any joint efforts between offices of the Small Business Administration or the Small Business Administration and other Federal agencies to advance the goal of supporting the economic success of entrepreneurs with a disability;
- (5) any deficiencies in the resources and support described under paragraph (2);
- (6) a description of the use of, and access to, resources of the Administration by entrepreneurs with a disability; and
- (7) any recommendations for legislative actions that are necessary to address the challenges or needs of entrepreneurs with a disability that are identified in the report.

(b) NO ADDITIONAL FUNDS AUTHORIZED.—No additional funds are authorized to carry out the requirements of this Act.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentleman from Kentucky (Mr. MCGARVEY) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. WILLIAMS of Texas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days

in which to revise and extend their remarks and include extraneous material on the bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Texas?

There was no objection.

Mr. WILLIAMS of Texas. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of H.R. 1621, the Entrepreneurs with Disabilities Reporting Act of 2025, introduced by Representatives MCGARVEY and STAUBER.

Mr. Speaker, this legislation requires the SBA to report to Congress on the challenges facing individuals with disabilities and what resources or programs the SBA provides to assist them. The report will also include legislative recommendations to address those challenges.

America is the land of opportunity, meaning that anyone can and should be able to engage in entrepreneurship without regard to whether they have a disability. This bipartisan legislation will assess the challenges that individuals with disabilities encounter when starting a small business and identify whether and how government policies may exacerbate those challenges.

Mr. Speaker, I thank Representatives MCGARVEY and STAUBER for their leadership on this important issue and for introducing this bill.

Mr. Speaker, I urge a “yes” vote on the bill, and I reserve the balance of my time.

Mr. MCGARVEY. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in support of my bill, H.R. 1621, the Entrepreneurs with Disabilities Reporting Act of 2025.

As vice ranking member of the House Committee on Small Business, I am proud to partner with Congressman STAUBER, who has done incredible work in this area to support Americans with disabilities and help to ensure that every American has the same opportunity to become a successful entrepreneur.

Mr. Speaker, this is, after all, the fundamental promise of the American Dream: that any person in this country can work hard, take risks, and hopefully find success.

Yet, Americans with disabilities, like other underprivileged groups, see fewer opportunities to make their entrepreneurial dream a reality. There are 44 million people with disabilities in the United States. In my home State of Kentucky, approximately 18 percent of people have a disability. Yet, people with disabilities make up just 6 percent of our Nation’s small business owners. We have to change that.

Far too often, entrepreneurs with disabilities encounter significant barriers, both physical and intangible, when starting their own business, including having a harder time getting bank loans and start-up investments, inadequate support services, and insufficient outreach from Federal pro-

grams. We know this is just the tip of the iceberg and that more barriers exist.

Today, nearly 2 million small businesses are owned by people with disabilities, but there could be so many more. Here is how: by improving the public programs that serve differently abled individuals and implementing policies that make work and entrepreneurship more accessible, providing accommodations, tackling ableism, and the list goes on.

Mr. Speaker, to pull this off, our bill would require SBA to conduct a comprehensive study of the resources that are available to entrepreneurs with disabilities, examine their effectiveness, and determine what actions need to be taken to help support these entrepreneurs.

By conducting this report, SBA will have the opportunity to revisit the effectiveness of their programs to ensure that our government better serves people with disabilities who want to start their own small business.

This bill came together in a way that I think the Founders might have envisioned. Last Congress, the Committee on Small Business heard from my constituent Cody Clark, a small business owner, a disabilities rights advocate, and I think the only person who has ever performed a magic trick in front of our committee.

He testified on the challenges that entrepreneurs with disabilities face based on his experience as an entrepreneur with autism, and this bill was born from his insight and experience.

Mr. Speaker, I encourage all of my colleagues to join me in supporting this critical legislation for Cody and for every other American with their own entrepreneurial dream, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I yield such time as he may consume to the gentleman from Minnesota (Mr. STAUBER).

Mr. STAUBER. Mr. Speaker, I rise today to speak in favor of the Entrepreneurs with Disabilities Reporting Act of 2025.

I will start by thanking my friend and colleague from Kentucky (Mr. MCGARVEY) for introducing this bill and for his hard work in getting this bill to this point.

Every day, people with disabilities across our great country demonstrate resilience, innovation, and an entrepreneurial spirit. Yet, many roadblocks make entrepreneurship unnecessarily difficult.

These individuals don’t lack talent, but they lack access. That is access to capital, access to resources, and the support needed to turn their ideas into successful businesses.

The Entrepreneurs with Disabilities Reporting Act ensures that we take a hard look at the obstacles standing in the way of aspiring entrepreneurs with disabilities. It directs the Small Business Administration to assess whether current programs are effectively serving these individuals and to identify where improvements are needed.