

Under ECP, landowners can receive both technical and financial assistance for repairs and restoration of land adversely affected by natural disasters, including floods, hurricanes, wildfires, and droughts. Additionally, EFRP provides financial assistance to nonindustrial private forest landowners to support recovery efforts following similar natural disasters.

While these programs are critical, participants have reported ongoing issues with payment delays and insufficient upfront assistance to cover the costs of urgent conservation needs.

To address this issue, S. 629 allows for advanced payments of up to 75 percent of the total project cost for both programs, clarifies eligibility for cost-share payments, and allows for a longer period for the use of ECP payments.

In addition, since receiving recommendations from both the Government Accountability Office and the USDA Office of Inspector General, USDA has indicated that the Department is taking actions to improve the integrity and the administration of ECP. Given the significant challenges that our producers and forest landowners are facing in the aftermath of recent natural disasters, as well as the increased risk of extreme fire damage this year, it is my hope that we can enhance this program's integrity, while also providing timely assistance to those in great need.

Mr. Speaker, I support this legislation and encourage my colleagues to vote favorably.

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

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

Mr. Speaker, I rise in strong support of S. 629.

Keeping food affordable starts with keeping farmers in business. As natural disasters become more frequent and more devastating, bipartisan, bicameral legislation like this is exactly what our agricultural producers need.

Hawaii is still recovering from the Kona low storms that tore through our islands this spring, leaving behind damage that communities and producers will be rebuilding from for years to come.

I have walked farms across our State and seen firsthand the waterlogged fields, crops buried in mud, and equipment totally destroyed beyond repair. Our farmers are resilient, but resilience alone cannot pay the bills after disaster strikes.

Hawaii is far from alone. This year, producers across the country have faced devastating freezes, severe winter storms, flooding, drought, and wildfire. These events are no longer isolated incidents. They are becoming the reality of farming in America.

For many producers, the challenge isn't simply recovering from the disaster. It is finding enough cash on hand to begin recovery in the first place.

Today, even after USDA approves assistance, farmers are often forced to

pay costs up front and wait for reimbursement. For many family farms, that delay can mean the difference between recovery and closure. That is why this legislation matters.

Cash is king after a disaster, and flexibility is key. By extending advance payments, this bill helps ensure USDA programs can meet farmers and ranchers where they are and provide assistance when it makes the greatest difference, not months later, but when recovery work must begin.

□ 1440

If this authority had been available following the Kona low storms, eligible producers could have started rebuilding immediately instead of scrambling to find the resources needed to bridge the gap. They could have repaired damaged infrastructure, restored farmland, and returned fields to production sooner.

This is a practical, commonsense policy that recognizes a simple reality: When disaster strikes, recovery delayed is often recovery denied.

Passing legislation is only half the job. The disaster after the disaster would be enacting proactive policies like this while lacking the workforce needed to deliver them. USDA programs are only as effective as the workforce responsible for getting that help to farmers on the ground.

Since the start of this administration, the Farm Service Agency workforce has declined by more than 24 percent, while at least 158 county offices are operating without an FSA employee.

We cannot control Mother Nature. We cannot stop the next storm, drought, wildfire, or flood, but we can ensure USDA has the staffing capacity necessary to get assistance out the door quickly and efficiently when producers need it most.

Our farmers and ranchers are not asking for a handout. They are asking for a fighting chance to recover, rebuild, and continue producing the food, fuel, and fiber our country depends on.

Let's give USDA the tools they need to meet this big challenge.

Mr. Speaker, I urge my colleagues to support S. 629. I thank my colleagues for their strong support of this bipartisan, bicameral legislation.

Before we vote, I want to reflect on why this matters. When the Kona low storms swept across Hawaii this spring, they left farms flooded, infrastructure damaged, and producers facing months of costly recovery. Many are still working to restore their operations today.

Even as that work continued, a 6.0 earthquake struck our island chain just last month, less than a month ago, damaging roads and water systems on Hawaii Island, our State's largest agricultural producer.

It is a reminder that disaster doesn't wait for recovery to finish before the next challenge arrives. Whether storms, drought, wildfire, or earthquakes, our producers are increasingly

operating in a world where disruption is becoming the norm rather than the exception.

That is why S. 629 is so important. This bill recognizes that timing matters. For farmers and ranchers trying to get back on their feet, access to resources when recovery begins can make all the difference in how quickly they can restore production and keep their operations viable.

While the need is clear, success depends on more than good policy alone. Congress can provide USDA with the right tools, but those tools must be backed by the workforce needed to put them into action. Passing legislation without the capacity to implement helps no one.

We cannot prevent every disaster that comes our way, but we can make sure the Federal response is faster, more flexible, and better equipped to support the people who grow the food we depend on.

Mr. Speaker, I urge my colleagues to strongly support S. 629, and I yield back the balance of my time.

Mr. LUCAS. Mr. Speaker, I yield myself the balance of my time to close.

Mr. Speaker, I simply want to thank my colleague for her efforts on this piece of legislation and on the floor today.

The challenges that this bill is designed to address are real, and they are not just one particular locality, whether it is Hawaii, various States on the East or West Coasts, or across the country. We need to pass this legislation to make the process work more efficiently.

Mr. Speaker, I encourage all of my colleagues to vote for this piece of 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 Oklahoma (Mr. LUCAS) that the House suspend the rules and pass the bill, S. 629.

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. LUCAS. 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.

#### NATIVE AMERICAN ENTREPRENEURIAL OPPORTUNITY ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7396) to establish an Office of Native American Affairs within the Small Business Administration, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 7396

*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 “Native American Entrepreneurial Opportunity Act”.

**SEC. 2. OFFICE OF NATIVE AMERICAN AFFAIRS.**

The Small Business Act (15 U.S.C. 631 et seq.) is amended—

(1) by redesignating section 49 (15 U.S.C. 631 note) as section 50; and

(2) by inserting after section 48 (15 U.S.C. 657u) the following:

**“SEC. 49. OFFICE OF NATIVE AMERICAN AFFAIRS.**

“(a) DEFINITIONS.—In this section:

“(1) ASSISTANT ADMINISTRATOR.—The term ‘Assistant Administrator’ means the Assistant Administrator for Native American Affairs appointed under subsection (c).

“(2) INDIAN TRIBE.—The term ‘Indian Tribe’ has the meaning given the term ‘Indian tribe’ in section 8(a)(13).

“(3) NATIVE HAWAIIAN ORGANIZATION.—The term ‘Native Hawaiian Organization’ has the meaning given the term in section 8(a)(15).

“(4) OFFICE.—The term ‘Office’ means the Office of Native American Affairs described in this section.

“(b) ESTABLISHMENT.—

“(1) IN GENERAL.—There may be established within the Administration the Office of Native American Affairs, which shall be responsible for establishing a working relationship with Indian Tribes and Native Hawaiian Organizations by targeting programs of the Administration relating to entrepreneurial development, contracting, and capital access to—

“(A) establish or expand small business concerns owned and controlled by individuals who are members of Indian Tribes or Native Hawaiian Organizations; and

“(B) promote economic development in Indian country (as defined in section 1151 of title 18, United States Code).

“(2) CONNECTION WITH OTHER PROGRAMS.—To the extent reasonable, the Office shall educate Indian Tribes and Native Hawaiian Organizations about programs administered by other Federal agencies related to the interests described in paragraph (1).

“(c) ASSISTANT ADMINISTRATOR.—The Office shall be headed by an Assistant Administrator for Native American Affairs, who shall—

“(1) be appointed by and report to the Administrator;

“(2) have knowledge of Native American cultures and experience providing culturally tailored small business development assistance to Native Americans;

“(3) provide assistance to Indian Tribes and Native Hawaiian Organizations and small business concerns owned and controlled by individuals who are members of Indian Tribes or Native Hawaiian Organizations;

“(4) formulate policies, and promote policies and existing programs, to better address the entrepreneurial, capital access, business development, and contracting needs of persons described in paragraph (3);

“(5) collaborate with Associate Administrators within the Administration and officials of other Federal agencies to develop policies and plans to implement programs of the Administration to holistically address the needs described in paragraph (4);

“(6) provide assistance, including grants, contracts, cooperative agreements, or other financial assistance, to Indian Tribes and Native Hawaiian Organizations, or to private nonprofit organizations governed by members of Indian Tribes or Native Hawaiian Organizations that have the experience and capability to use the assistance to—

“(A) deploy training, counseling, workshops, educational outreach, and supplier events; and

“(B) access the entrepreneurial, capital, and contracting programs of the Administration;

“(7) assist the Administrator in conducting, or conduct, Tribal consultation to solicit input and facilitate discussion of potential modifications to programs and procedures of the Administration; and

“(8) recommend annual budgets for the Office.

“(d) REPORT TO CONGRESS.—On an annual basis until the termination date, the Assistant Administrator shall submit to Congress a report on the effectiveness of the Office of Native American Affairs that includes the number of clients served in Tribal communities, the number of consultations conducted, and the number of trainings held in Tribal country.

“(e) TERMINATION.—The authority under this section shall terminate 7 years after the date of the enactment of this section.”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentleman from Maryland (Mr. OLSZEWSKI) 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 strong support of H.R. 7396, the Native American Entrepreneurial Opportunity Act, introduced by Representative DAVIDS from the great State of Kansas, Representative ELLZEY from the great State of Texas, Representative MORRISON from the great State of Minnesota, and Representative CRANE from the great State of Arizona.

The bill codifies the Office of Native American Affairs within the Small Business Administration.

The SBA’s entrepreneurial development programs help small businesses start, grow, and compete by providing training, counseling, and access to critical resources. For years, the Office of Native American Affairs has played an important role in delivering these services to Native American entrepreneurs and conducting consultations with Tribal communities.

Despite its longstanding work, the office has never been formally authorized by Congress.

In addition to codifying the office, this legislation strengthens oversight by requiring an annual report to Congress. The report will detail the office’s activities, including the number of clients served, consultations conducted, and training provided.

The reporting requirement will improve congressional oversight and help ensure resources are being effectively deployed.

Mr. Speaker, I urge my colleagues to support this legislation, and I reserve the balance of my time.

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

Mr. Speaker, I am pleased to support H.R. 7396, the Native American Entrepreneurial Opportunity Act, as amended, which would allow SBA to codify the Office of Native American Affairs.

I commend Ms. DAVIDS, Mr. ELLZEY, Ms. MORRISON, and Mr. CRANE for working on this bipartisan legislation.

We know that small businesses on Tribal reservations face a mix of challenges, ranging from lack of access to capital to inadequate business training. SBA’s office has proven to be a valuable resource to Native American Indians, Alaska Natives, and Native Hawaiians, supporting approximately 2,000 small businesses every year.

Codifying the office will help make sure that small Tribal businesses have access to SBA’s full range of business development tools regardless of the administration.

Moreover, the Assistant Administrator will report directly to the Administrator, making sure that the voices of Tribal communities will be heard throughout the SBA.

Mr. Speaker, I am pleased to support this bipartisan bill, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, we must pass H.R. 7396 to ensure consistent, long-term support and access to resources for Native American entrepreneurs and Tribal businesses, and I reserve the balance of my time.

Mr. OLSZEWSKI. Mr. Speaker, I yield such time as she may consume to the gentlewoman from Kansas (Ms. DAVIDS), the sponsor of this bill.

□ 1450

Ms. DAVIDS of Kansas. Mr. Speaker, I thank the gentleman from Maryland for yielding.

Mr. Speaker, starting a small business is never easy. Whether it is a family opening a restaurant, a contractor trying to grow their company, or an entrepreneur launching a new product, success takes hard work, access to capital, and the right support.

For many Native entrepreneurs, the barriers can be even higher. A good idea shouldn’t have a smaller chance of succeeding simply because it is in Indian Country.

Too often, Native businessowners face challenges that make it harder to get their businesses off the ground—from limited access to financing and investment, to unreliable broadband service, to the long distances many businesses must travel to reach customers, suppliers, and markets.

That means great business ideas that could create jobs and strengthen a community might be less likely to get the support and access to those necessary needs to succeed.

It is not just a loss for Tribal communities. This can be a loss for our entire economy. Native-owned businesses

employ more than 300,000 people across the entire country. They create jobs. They drive economic growth, and they help build stronger communities. They deserve the same opportunities to succeed as other small business owners in America.

That is why I introduced the Native American Entrepreneurial Opportunity Act. This bipartisan bill strengthens the U.S. Small Business Administration's Office of Native American Affairs by establishing it in law and ensuring that Native entrepreneurs have a permanent advocate within the SBA, no matter who controls the White House.

The bill creates an assistant administrator to lead the office, to coordinate resources, and to help make sure that Tribal entrepreneurs can access the lending programs, the business counseling, and the contracting opportunities that already exist within the SBA.

Just as importantly, it creates accountability by requiring regular reports to Congress about how these efforts are working in Indian Country. This is a practical and bipartisan step that is going to help entrepreneurs start businesses, create jobs, and contribute to their local economies.

Mr. Speaker, I thank Representatives JAKE ELLZEY, KELLY MORRISON, and ELI CRANE for partnering with me on this legislation. I urge my colleagues on both sides of the aisle to support this bill and to support the entrepreneurs, workers, and communities that it is going to benefit.

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

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

In closing, Native American-owned businesses are economic engines, generating \$86 billion in sales, shipments, and revenues every year, and employing nearly 364,000 people in their communities.

The ONAA serves an important role in aiding Native American communities that lack access to Federal programs. By helping American Indians, Alaska Natives, and Native Hawaiians launch, grow, and expand their small businesses, the office strengthens local economies and promotes economic development. This bill will go a long way in empowering Native entrepreneurs and supporting long-term economic growth.

Mr. Speaker, I urge my colleagues to support H.R. 7936, and I yield back the balance of my time.

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

Mr. Speaker, I urge my colleagues to vote in favor of H.R. 7396 to strengthen economic opportunity in Native American communities and provide certainty that this important SBA office will continue its work.

Mr. Speaker, 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. 7396, 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.

#### SMALL BUSINESS LENDING FRAUD PREVENTION ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 7401) to require employees of the Small Business Administration to certify that the employee does not have any prohibited conflicts of interest with respect to loans in which the employee is involved, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 7401

*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 "Small Business Lending Fraud Prevention Act".

#### SEC. 2. SMALL BUSINESS ADMINISTRATION EMPLOYEE CONFLICT OF INTEREST CERTIFICATION.

(a) IN GENERAL.—Beginning on the date that is 270 days after the date of the enactment of this Act, an employee of the Administration that will personally and substantially participate in the origination, review, or approval of a loan administered by the Administration shall, prior to such participation in such loan, certify to the Administrator in writing that such employee—

(1) to their knowledge, does not have any conflict of interest prohibited under section 208 of title 18, United States Code, or section 2635.502 of title 5, Code of Federal Regulations, with respect to such participation in such loan;

(2) upon learning of any such conflict of interest after submitting such certification, will immediately disclose such conflict of interest to the supervisor of such employee and recuse themselves from participating in such loan; and

(3) understands the requirements applicable to such employee under Federal law and regulations of the Administration regarding conflicts of interest with respect to such participation in such loan.

(b) REGULATIONS.—Not later than 180 days after the date of enactment, the Administrator shall issue regulations implementing this Act.

(c) DEFINITIONS.—In this Act:

(1) ADMINISTRATION.—The term "Administration" means the Small Business Administration.

(2) ADMINISTRATOR.—The term "Administrator" means the Administrator of the Administration.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentleman from Maryland (Mr. OLSZEWSKI) 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 strong support of H.R. 7401, the Small Business Lending Fraud Prevention Act, introduced by the gentleman from Pennsylvania (Mr. MEUSER) and the gentlewoman from New Hampshire (Ms. GOODLANDER).

Last year, a former SBA loan officer pled guilty to submitting false statements in order to fraudulently secure over \$500,000 in pandemic relief loans for herself and family members. When the SBA initially denied the loans, the SBA employee approved them herself.

The SBA Office of Inspector General identified multiple instances in which SBA employees approved loans to relatives or others who were barred from conflict of interest rules and noted that such cases were rarely prosecuted. We must take serious steps to avoid such cases in the future. It should not be possible for fraud like this to occur.

This bipartisan legislation offers a commonsense solution to add a layer of security to crack down on loan fraud. H.R. 7401 requires SBA employees to certify that they have no conflicts of interest before processing a loan, to disclose any conflicts immediately, and to recuse themselves if a conflict of interest is discovered.

It is our responsibility to ensure taxpayer funds are handled appropriately. This bill will provide a safeguard against improper loan approvals and establish a clear basis for prosecution if an employee knowingly approves loans prohibited by conflict of interest rules.

Mr. Speaker, I urge my colleagues to support H.R. 7401, and I reserve the balance of my time.

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

Mr. Speaker, I rise in support of the Small Business Lending Fraud Prevention Act.

Let me begin by commending Representatives MEUSER and GOODLANDER for their bipartisan work on this bill, which would enhance SBA's internal processes to further detect fraud.

As the chairman mentioned, recently an SBA loan officer pled guilty to making false statements after approving more than \$550,000 in fraudulent COVID-19 pandemic loans for herself and for family members.

The previous administration identified the wrongdoing, terminated the employee, and referred the case to the Office of Inspector General. This proves that the process worked. However, requiring loan officers to attest that they are not violating any conflict of