

prior to my time joining Congress. However, in an effort to disburse funds quickly, we know the SBA also weakened or eliminated internal controls, which allowed fraudsters to exploit those weaknesses and steal billions of dollars from the American taxpayers.

Better oversight begins with better information, and the legislation we consider here today will provide the committee with the data it needs to conduct better oversight.

Mr. Speaker, I urge my colleagues to support H.R. 826, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, we must pass H.R. 826 to require the SBA inspector general to provide regular reports on fraud involving COVID-19 relief loans and improve oversight and transparency of pandemic-era programs.

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

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

Mr. Speaker, I close by underscoring that the single most effective tool for combating fraud is fully funding the SBA Office of Inspector General. I support this bill because it will enhance accountability, but we cannot overlook the fact that it is one part of a broader solution.

We must continue to strengthen oversight, improve data quality, and ensure that the IG has the resources it needs to detect and prevent fraud before it occurs. I look forward to working with my colleagues to do exactly that.

Mr. Speaker, I thank the chairman again for bringing this bill forward. I lend my support to H.R. 826, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to vote in favor of H.R. 826 because taxpayers deserve accountability, and Congress should have clear, ongoing information about efforts to combat COVID relief fraud.

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. 826, 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 TECHNOLOGICAL ADVANCEMENT ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 915) to authorize small business loans to finance access to modern business software, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 915

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 Technological Advancement Act”.

SEC. 2. ADDITIONAL USES FOR SMALL BUSINESS ADMINISTRATION BUSINESS LOANS.

(a) IN GENERAL.—Section 7(a) of the Small Business Act (15 U.S.C. 636(a)) is amended by adding at the end the following:

“(38) ACCESS TO MODERN BUSINESS SOFTWARE.—The Administration may provide loans under this subsection to finance, in whole or in part, business software or cloud computing services, or any such technology, that facilitates business operations, product or service delivery, the processing, payment, or tracking of payroll expenses, human resources, sales and billing functions, or accounting or tracking of supplies, inventory, records and expenses, including business tools that utilize artificial intelligence.”.

(b) RULE OF CONSTRUCTION.—Nothing in the amendment made by subsection (a) shall be construed to—

(1) provide that loans made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)) before the date of enactment of this Act for the purposes described in paragraph (38) of such section 7(a), as added by subsection (a), were not permissible;

(2) authorize the use of loans made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)) for research and development purposes; or

(3) limit the definition of working capital under the Small Business Act (15 U.S.C. 631 et seq.).

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. 915, the Small Business Technological Advancement Act, introduced by my friends the gentleman from Missouri (Mr. ALFORD) and the gentlewoman from Nevada (Ms. LEE).

Small businesses thrive when they stay ahead of the curve. H.R. 915 provides an important clarification and removes any ambiguity to ensure that small businesses can use SBA 7(a) loans to purchase and upgrade technological systems and business software, including those that utilize artificial intelligence, to support their daily operations.

Technology is deeply ingrained in the day-to-day operations of small businesses. There are countless and valu-

able applications for technology in a small business, from tracking inventory to payment processing and from human resources to accounting. If an American small business wants to stay competitive in the global economy, it must stay on the cutting edge of technological development and application.

With this clarification, small businesses will be able to continue exploring innovative technologies and tools for the future. This forward-thinking bill will ensure that the SBA 7(a) program will keep American entrepreneurs competitive with their international counterparts.

Once again, I thank Representatives ALFORD and LEE for introducing this timely legislation, and I urge all of my colleagues to vote in support of H.R. 915.

Mr. Speaker, 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 H.R. 915, the Small Business Technological Advancement Act of 2025.

Small businesses are increasingly using digital tools to support their day-to-day work. The use of these tools has only accelerated since the COVID-19 pandemic and has produced many positive outcomes. Digital tools have been shown to improve small business job creation, revenue growth, and forecasting certainty.

Small businesses have reported that the largest barrier to these innovative tools is the cost. It is important that the SBA support businesses in addressing this challenge so that they can continue adopting the digital tools that they need to work efficiently, support commerce, and create jobs in communities across the country.

The SBA’s flagship 7(a) loan program provides small businesses with working capital that can be used to finance the purchase of digital tools. Last June, the SBA further clarified that 7(a) loans could be used to finance business software or cloud computing services. However, some businesses have still reported uncertainty about using 7(a) loans for these purposes.

This bill eliminates that confusion and ensures consistency across administrations by confirming in statute that 7(a) loans can be used to finance digital tools. Hopefully, codifying this provision will lead to clarity and an increased uptake of digital tools in small businesses.

Mr. Speaker, I thank Representatives ALFORD, LEE, and MCGARVEY for their collaboration on this legislation, and I urge my colleagues to support the bill.

Mr. Speaker, 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 Missouri (Mr. ALFORD).

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Mr. ALFORD. Mr. Speaker, I thank Chairman WILLIAMS for his stalwart

leadership on this committee for bills that we are very passionate about for Main Street America. I thank my good friend Representative OLSZEWSKI for his support of this bill, as well.

I rise today in support of passing the Small Business Technological Advancement Act through the House.

Small businesses are the backbone of America. They are the backbone of our economy. They create jobs. They strengthen communities, and they drive innovation across our great country.

But in today's economy, Mr. Speaker, no small business can compete effectively without access to modern technology.

Cloud-based accounting systems, payroll platforms, cybersecurity tools, inventory management software, and emerging artificial intelligence applications are not optional any longer if you are going to succeed in small business. They are essential for operating and growing a business.

Yet, under the SBA's 7(a) loan program, there has been unnecessary uncertainty about whether these investments qualify as eligible business expenses.

That confusion has slowed access to capital and really made it tougher for our entrepreneurs to operate and to modernize.

This bill resolves that uncertainty. It ensures that those loans can be used for technology small businesses rely on today, including software, cloud computing services, and other digital tools that improve efficiency and competitiveness.

Mr. Speaker, I don't know about you, but I am into commonsense solutions for America, and this is one of those. This is a simple, commonsense fix. It doesn't create any new programs. It doesn't expand the scope of Federal lending. It simply provides clarity so that lenders and small business owners can move forward with confidence.

If we want Main Street to compete in a modern digital economy, our laws must reflect that reality, and that is why I urge my colleagues to vote "yes" for the Small Business Technological Advancement Act.

Mr. OLSZEWSKI. Mr. Speaker, I have no further speakers, and I yield myself the balance of my time for the purpose of closing.

Mr. Speaker, last year, the 7(a) program provided more than 78,000 loans to small businesses worth more than \$37.2 billion. Thus far, in 2026, the program has originated more than 38,000 loans worth more than \$20.3 billion with an average loan size of approximately \$533,000.

As I mentioned earlier, small businesses have been able to utilize 7(a) loans to finance digital tools, including software and cloud computing services. The SBA further clarified that position last June, yet some businesses have still reported uncertainty about using 7(a) loans for these purposes.

I support this legislation, as it will codify that clarification and end any

confusion once and for all by making clear that these loans can indeed be used to finance digital tools.

I, again, thank Representatives ALFORD and MCGARVEY for leading on this bipartisan effort, and I urge my colleagues to support this bill.

Mr. Speaker, I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to vote in favor of H.R. 915 because access to technologies increases efficiency and productivity, and will help small businesses remain competitive in an increasingly digital marketplace.

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. 915, as amended.

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, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

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

The point of no quorum is considered withdrawn.

DISASTER LOAN ACCOUNTABILITY AND REFORM ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4238) to improve accountability in the disaster loan program of 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. 4238

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 "Disaster Loan Accountability and Reform Act" or the "DLARA".

SEC. 2. TABLE OF CONTENTS.

The table of contents for this Act is as follows:

- Sec. 1. Short title.
- Sec. 2. Table of contents.
- Sec. 3. Definitions.
- Sec. 4. Monthly disaster loan reports.
- Sec. 5. Budget request relating to disaster loans.
- Sec. 6. Limitations on disaster loans.
- Sec. 7. GAO report on SBA disaster loan account.
- Sec. 8. GAO report on disaster loan changes.
- Sec. 9. Budget and forecasting report regarding the cost of direct disaster loans.

SEC. 3. DEFINITIONS.

In this Act—

(1) the terms "Administration" and "Administrator" mean the Small Business Ad-

ministration and the Administrator thereof, respectively;

(2) the term "appropriate committees of Congress" means the Committee on Small Business and Entrepreneurship and the Committee on Appropriations of the Senate and the Committee on Small Business and the Committee on Appropriations of the House of Representatives; and

(3) the term "SBA disaster loan" means a direct loan authorized by section 7(b) of the Small Business Act (15 U.S.C. 636(b)), other than a loan that was authorized under section 1110 of the CARES Act (15 U.S.C. 9009).

SEC. 4. MONTHLY DISASTER LOAN REPORTS.

Section 12091(a) of the Small Business Disaster Response and Loan Improvements Act of 2008 (15 U.S.C. 636k(a)) is amended—

(1) in paragraph (1)—

(A) by striking "during the applicable period for a major disaster"; and

(B) by striking "for that major disaster";

(2) in paragraph (2)—

(A) in subparagraph (E), by striking "how long the available funding for such loans will last" and inserting "the date at which available funding for such loans will reach 10 percent of the most recent appropriation and the date at which the funds will be depleted";

(B) in subparagraph (H), by striking "and" at the end;

(C) in subparagraph (I), by striking the period at the end and inserting "; and"; and

(D) by adding at the end the following:

"(J) a summary detailing any changes to estimates or assumptions on obligations and expenditures, including data supporting these changes."; and

(3) by adding at the end the following:

"(3) PROHIBITION ON OFFICIAL TRAVEL.—If the Administrator does not submit a report required to be submitted under paragraph (1) by the required date, no funds are authorized to be appropriated for official travel by the Administrator until the Administrator submits the report."

SEC. 5. BUDGET REQUEST RELATING TO DISASTER LOANS.

Section 1105 of title 31, United States Code, is amended—

(1) in subsection (a), by adding at the end the following:

"(39) separate statements of—

"(A) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of SBA disaster loans, the 10-year average of the cost of SBA disaster loans, and an explanation for any difference between the amount requested and the 10-year average cost; and

"(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for the cost of COVID-EIDL loans, the 10-year average of the cost of COVID-EIDL loans, and an explanation for any difference between the amount requested and the 10-year average cost.

"(40) separate statements of—

"(A) the amount of appropriations requested for the fiscal year for which the budget is submitted for administrative costs relating to SBA disaster loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs; and

"(B) the amount of appropriations requested for the fiscal year for which the budget is submitted for administrative costs relating to COVID-EIDL loans, the 10-year average of such administrative costs, and an explanation for any difference between the amount requested and the 10-year average costs."; and

(2) by adding at the end the following:

"(j) In paragraphs (39) and (40) of subsection (a)—