ensure those resources effectively address cyber threats facing small businesses.

Mr. Speaker, I yield such time as he may consume to the gentleman from Pennsylvania (Mr. BRESNAHAN).

Mr. BRESNAHAN. Mr. Speaker, I thank the chairman for yielding.

Mr. Speaker, I rise today in support of the Small Business Cybersecurity Assistance Evaluation Act which I was proud to introduce with Representative SIMON.

This bipartisan bill makes sure that the Federal resources designed to help small businesses bolster their cybersecurity defenses are working as intended and are identifying where they are falling short.

Small businesses are 210 percent more likely to experience cyber incidents compared to larger companies, yet many lack the resources and the expertise necessary to defend against these threats.

As cyber incidents become more common, it is very clear: Congress can no longer afford to overlook this growing issue. By finding the gaps in current programs, this bill will help ensure our small businesses have better access to the tools, training, and resources they need to strengthen their defenses against cyberattacks.

As these threats continue to evolve, our support systems for America's small businesses must evolve as well.

Mr. Speaker, I urge my colleagues to support this important, bipartisan legislation.

Mr. OLSZEWSKI. Mr. Speaker, H.R. 8880 puts us on a path to meaningful reforms in Federal small business cybersecurity assistance. I commend Ms. SIMON and Mr. BRESNAHAN for their dedication to Main Street's cybersecurity.

Mr. Speaker, I urge my colleagues to support this bill, 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. 8880 to help strengthen cybersecurity, support small businesses, and ensure Federal resources are being used effectively to protect from growing cyber risks, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. SIMPSON). 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. 8880, 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.

SBA ARTIFICIAL INTELLIGENCE UTILIZATION ACT OF 2026

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 8881) to amend the Small Business Act to require the Administrator of the Small Business Administration to report on the use of artificial intelligence and machine learning by the Administration, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 8881

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 ''SBA Artificial Intelligence Utilization Act of 2026''.

SEC. 2. REPORTS REGARDING ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING USE BY THE SMALL BUSINESS ADMINISTRATION.

Section 10(c) of the Small Business Act is amended to read as follows:

''(c) ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING USE REPORTS.—

''(1) REPORTS REQUIRED.—Not later than 90 days after the date of the enactment of this subsection, and annually thereafter, the Administrator shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of the Senate a report on—

''(A) the use of artificial intelligence and machine learning by the Administration;

''(B) the benefits and risks posed by the use of artificial intelligence and machine learning in the work of the Administration, including in impeding the operations of the Administration; and

''(C) measures that the Administrator can take to effectively identify, evaluate, and manage such benefits and risks, including explanations of how the Administrator can—

''(i) retain human involvement in important decisions informed by recommendations made by artificial intelligence or machine learning;

''(ii) identify tasks and functions that artificial intelligence or machine learning can and cannot reliably and effectively perform, including whether artificial intelligence and machine learning can improve operations, productivity, or customer service;

''(iii) determine which specific artificial intelligence or machine learning tools are appropriate for a particular task or function, if such task or function is determined to have the potential to be reliably and effectively performed by artificial intelligence or machine learning; and

''(iv) determine whether an artificial intelligence or machine learning tool adequately fills a need of the Administration and is worth adopting to fulfill such need.

''(2) BRIEFING REQUIRED.—Not later than 30 days after the date on which the Administrator submits each report required under paragraph (1), the Administrator shall provide to the committees described in such paragraph a briefing on such report.

''(3) DEFINITIONS.—In this subsection, the terms 'artificial intelligence' and 'machine learning' have the meanings given, respectively, in section 5002 of the William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021 (15 U.S.C. 9401).''.

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 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. 8881, the SBA Artificial Intelligence Utilization Act of 2026, introduced by Representative FINSTAD from the great State of Minnesota and Representative LATIMER from the great State of New York.

Artificial intelligence is rapidly transforming how businesses operate. Across this great country, companies are using AI and machine learning technologies to improve customer service, detect fraud, streamline operations, and process information more effectively. As these technologies continue to develop, Federal agencies should evaluate how to responsibly leverage them to better serve the American people.

The Small Business Administration plays a critical role in supporting entrepreneurs and job creators across this Nation. As the agency works to improve service delivery, strengthen program integrity, and modernize its operations, Congress should have visibility into how emerging technologies are being used.

H.R. 8881 requires the SBA to submit annual reports to Congress regarding the agency's use of artificial intelligence and machine learning technologies. The bill requires the SBA to evaluate both the benefits and risks associated with these technologies, identify appropriate uses for AI tools, and explain how the agency maintains human involvement and oversight in its decisions assisted by AI.

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As the Federal Government works to prevent fraud and protect taxpayer dollars, AI tools can help the SBA better identify suspicious activity, detect improper payments, improve customer service, and strengthen oversight of agency programs. At the same time, Congress must ensure that these technologies are deployed responsibly and transparently.

By providing regular information to the SBA's use of artificial intelligence, this legislation will help promote a more efficient and accountable government while ensuring that innovation is paired with appropriate oversight and human judgment.

Mr. Speaker, I urge all my colleagues to support H.R. 8881, and I reserve the balance of my time.

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

Mr. Speaker, the prospect of AI in government brings forth a deluge of feelings for many policymakers, myself being no exception. On the one hand, AI can be exciting because it can revolutionize the way we do business. On the other hand, AI can be frightening because of the ways in which it can harm everyday Americans.

In 2023, the city of New York launched a first-of-its-kind AI chatbot for small businesses, meant to answer questions about running small firms, city small business services, and regulatory compliance.

In response, the committee sent a letter to the White House Office of Budget and Management urging them to incorporate various commonsense guardrails if and when AI for small business services came into use at the Federal level.

As it turns out, our concerns about the city's chatbot were well founded. A news expose found that the chatbot was consistently urging users to break the law. The mayor later closed it as part of a broader cost-cutting effort, calling it ''unusable.''

That is why our committee is hard at work holding the SBA to account for the ways in which it is and isn't using AI, no matter who is in the White House.

H.R. 8881 will direct the SBA to report annually on its AI use, the benefits and risks of AI to its work, and effective AI risk management measures.

Mr. Speaker, I thank Mr. FINSTAD and Mr. LATIMER for their leadership in this area, and I urge all Members to support this 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 Minnesota (Mr. FINSTAD), my friend.

Mr. FINSTAD. Mr. Speaker, I thank Chairman WILLIAMS for yielding.

Mr. Speaker, I rise today in support of my bill, H.R. 8881, the SBA Artificial Intelligence Utilization Act.

In a time when artificial intelligence and machine learning continue to become more accessible and revolutionize the way businesses operate, it is important to ensure our Federal agencies adopt AI responsibly, especially in the SBA.

This legislation requires the Small Business Administration to report its use of AI and machine learning within their operations, while also assessing the advantages and risks.

This legislation also gives SBA the opportunity to assess the appropriateness, effectiveness, and value of using these technologies.

AI can be a useful tool for the SBA to process information and ease its implementation, but it also raises questions about transparency, oversight, and risks.

This does not mandate the use of AI or prohibit innovation in our Small Business Administration, but instead ensures commonsense congressional oversight into how these tools are being used.

Congress has the responsibility to ensure Federal agencies are using this ever-changing technology transparently, responsibly, and effectively, and my bill ensures just that.

Mr. Speaker, I urge a ''yes'' vote.

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

Mr. Speaker, H.R. 8881 is a commonsense measure promoting transparency in the SBA's use of AI, an emerging tech with far-reaching ramifications. I commend Mr. FINSTAD and Mr. LATIMER for working together to move this bill forward, and I urge my colleagues to support it.

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. 8881 to help modernize the SBA and ensure the agency can better serve America's small business.

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. 8881.

The question was taken; and (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

MAIN STREET COMPETES ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 8882) to amend the Small Business Economic Policy Act of 1980 to examine how the competitiveness of small businesses is affected by the enforcement of Federal antitrust laws, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 8882

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 ''Main Street Competes Act''.

SEC. 2. CONGRESSIONAL DECLARATION OF SMALL BUSINESS ECONOMIC POLICY.

Section 302(a) of the Small Business Economic Policy Act of 1980 (15 U.S.C. 631a(a)) is amended—

(1) by striking ''and provide'' and inserting ''provide''; and

(2) by striking the period at the end and inserting ''; and promote competitive markets, consumer choice, and business ownership through enforcement of Federal antitrust laws in the case of anticompetitive conduct and illegal mergers that harms small businesses and the growth of small businesses.''.

SEC. 3. STATE OF SMALL BUSINESSES.

(a) IN GENERAL.—Section 303 of the Small Business Economic Policy Act of 1980 (15 U.S.C. 631b) is amended to read as follows:

''SEC. 303. REPORT ON THE STATE OF SMALL BUSINESS CONCERNS.

''(a) SPECIFIED ENTITY REPORT.—Not later than 180 days after the end of the fiscal year in which the Main Street Competes Act is enacted, and every two fiscal years thereafter, the head of each specified entity shall submit to the Chief Counsel for Advocacy of the Office of Advocacy of the Small Business Administration a report including—

''(1) an analysis of how enforcement by the specified entity of Federal antitrust laws promoted competition during the preceding fiscal year by deterring and remedying anticompetitive conduct, including illegal mergers, that harms small businesses and the growth of small businesses;

''(2) the number of complaints of alleged antitrust violations filed by self-identified small businesses with the specified entity during such fiscal year, disaggregated by type of offense and the specific Federal antitrust laws allegedly violated;

''(3) the number of inquiries, investigations, and enforcement actions undertaken by the specified entity in response to complaints filed by small businesses with the specified entity during such fiscal year; and

''(4) the number of inquiries, investigations, and enforcement actions undertaken by the specified entity during such fiscal year pursuant to an alleged antitrust violation, opened for a reason other than a complaint filed by a small business as described in paragraph (3), to deter and remedy anticompetitive conduct that harms small businesses and the growth of small businesses.

''(b) OFFICE OF ADVOCACY REPORT.—Not later than 180 days after receipt of the report required by subsection (a), the Chief Counsel for Advocacy shall submit to the Committee on Small Business of the House of Representatives and the Committee on Small Business and Entrepreneurship of Senate a report that includes—

''(1) a summary of the report submitted under subsection (a);

''(2) an analysis of the data in such report, disaggregated by industry category;

''(3) an evaluation of the issues identified in such report relating to—

''(A) anticompetitive conduct, including illegal mergers, that harmed small businesses and the growth of small businesses; and

''(B) administrative actions that promoted competition and growth of small businesses;

''(4) as appropriate, recommendations for administrative actions that could—

''(A) promote competition;

''(B) deter anticompetitive conduct, including illegal mergers, that harmed small business and the growth of small businesses; and

''(C) remedy such anticompetitive conduct; and

''(5) as appropriate, recommendations for legislative actions that could—

''(A) promote competition;

''(B) deter anticompetitive conduct, including illegal mergers, that harmed small business and the growth of small businesses; and

''(C) remedy such anticompetitive conduct.''.

(b) DEFINITIONS.—The Small Business Economic Policy Act of 1980 (Public Law 96–302; 94 Stat. 848; 15 U.S.C. 631a et seq.) is amended by adding at the end the following new section:

''SEC. 304. DEFINITIONS.

''In this title:

''(1) ANTITRUST VIOLATION.—The term 'antitrust violation' means any violation of Federal antitrust laws.

''(2) FEDERAL ANTITRUST LAWS.—The term 'Federal antitrust laws' has the meaning given the term 'antitrust laws' in subsection (a) of the first section of the Clayton Act (15 U.S.C. 12(a)), except that such term shall also include section 5 of the Federal Trade Commission Act (15 U.S.C. 45) to the extent that such section 5 applies to unfair methods of competition.

''(3) SMALL BUSINESS.—The term 'small business' has the meaning given the term