

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

'small business concern' under section 3 of the Small Business Act (15 U.S.C. 632).

"(4) SPECIFIED ENTITY.—The term 'specified entity' means—

- “(A) the Department of Justice; and
- “(B) the Federal Trade Commission.”.

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. 8882, the Main Street Competes Act, introduced by my good friend Representative SCHOLTEN from the great State of Michigan and Representative SCHMIDT from the great State of Kansas.

Competition is fundamental in the free market and especially in this economy. Without robust competition, businesses have little incentive to innovate, weakening the U.S. economy. If competition is weak, innovation and the U.S. economy suffer.

H.R. 8882, the Main Street Competes Act, reinforces the SBA's mission to preserve free and fair competition and strengthen the American economy. This bill requires the Department of Justice and the Federal Trade Commission to share data with SBA Office of Advocacy regarding antitrust complaints, investigations, and enforcement actions involving small businesses.

The bill further directs the Office of Advocacy to analyze these trends and provide recommendations to Congress on how to improve competition and address harmful anticompetitive conduct impacting small businesses.

This is a targeted, data-driven approach to better understand competitive pressures in the marketplace and to assess whether existing antitrust enforcement is effectively protecting small businesses.

Importantly, this legislation does not create new regulatory burdens or expand Federal authority. By improving transparency and strengthening oversight, this bill ensures policymakers have the information needed to support a competitive marketplace here where Main Street businesses can grow, compete, and succeed.

Mr. Speaker, I urge all my colleagues to support H.R. 8882, and I reserve the balance of my time.

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

Mr. Speaker, Main Street America is a critical part of our economy and its success hinges on a competitive marketplace.

Unfortunately, the competitive landscape that small firms rely on has been eroded for decades as large companies have absorbed significant market share across many industries. Seventy-five percent of industries have seen increasing concentrations since the mid-1990s, and today, the average firm is roughly three times larger than it was 20 years ago.

That is why we have Federal antitrust laws to prevent monopolies and corporate collusion and to protect small businesses' ability to compete. However, in recent decades, their enforcement has been limited, contributing to the continued consolidation in our economy.

Luckily, small businesses have a voice in the Federal Government: the SBA's independent Office of Advocacy. Its primary function by law includes "recommending specific measures for creating an environment in which all businesses will have the opportunity to compete effectively and expand to their full potential."

Advocacy is uniquely situated to work with antitrust enforcement entities like the Federal Trade Commission and the Justice Department. That is why the Main Street Competes Act was introduced. It directs Advocacy to assess the FTC and DOJ's antitrust work and produce an annual report on the competitive landscape for small businesses.

Mr. Speaker, I thank and commend my colleagues Ms. SCHOLTEN, Mr. SCHMIDT, Ranking Member VELAZQUEZ, and Chairman WILLIAMS for working on this bill and making sure that we take action on market consolidation.

Mr. Speaker, I urge all Members to support 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 Kansas (Mr. SCHMIDT), my good friend.

Mr. SCHMIDT. Mr. Speaker, I thank the chairman for bringing this bill forward and for his leadership. I also thank my colleague from Michigan (Ms. SCHOLTEN). It has been a pleasure to work with her on this bipartisan, commonsense piece of legislation.

Mr. Speaker, I add my voice to those advocating in support of the Main Street Competes Act. Our bill addresses the concerns that small businesses have limited visibility into how Federal antitrust enforcement efforts may affect their ability to compete.

While large mergers and anticompetitive practices can disadvantage small firms, there is currently no consistent governmentwide assessment of how enforcement actions by the Department of Justice and the Federal Trade Commission may affect small business competitiveness or how such agencies respond to small business complaints.

□ 1550

To address this gap, the Main Street Competes Act requires regular reporting and analysis of antitrust enforcement related to small businesses. It directs the two enforcement agencies to submit those biennial reports to the SBA Office of Advocacy, detailing their antitrust work.

That office, in turn, is positioned to take that information and data and report and recommend to Congress steps that may be prudent for our consideration in increasing the competitiveness of small businesses in the marketplace.

By better understanding how antitrust enforcement affects small businesses, Congress can make more informed policy decisions to promote competition, prevent harmful market consolidation, and ensure small businesses have a fair opportunity to grow.

Mr. Speaker, at the end of the day, a free-market economy requires that players compete in good faith and have an opportunity to be at the table when the competition occurs. Small businesses are where ideas come from. They are the lifeblood of our communities.

This bill makes sure that policymakers and antitrust enforcers are taking those facts into consideration.

Mr. Speaker, I appreciate the work to make this happen, and I encourage my colleagues to vote for this bill.

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

Ms. SCHOLTEN. Mr. Speaker, I thank my good friend, Chairman WILLIAMS, for his assistance in getting this bill to the floor. It means so much to me.

As an attorney, I have to say this might be one of the easiest debates I have ever participated in. I think we are all in agreement that this is an essential bill for this moment in America.

Small businesses are the foundation of our economy, but too often they are left to compete against a handful of large corporations, a real David and Goliath situation. Our Nation's antitrust laws exist for the purpose of helping to level the playing field, not giving anyone a special step up, but leveling the playing field for entrepreneurs.

As costs continue to rise and practices, like predatory pricing, threaten businesses across industries, it is clear that we have to do more to keep markets fair and competitive.

When industry consolidation goes too far, innovation is stifled and small businesses struggle to compete. The truth is that we all end up paying the price for unfair, monopolistic conduct. It is time for Congress to act. This is the job that the people have entrusted us with.

My bill would direct the Small Business Administration's Office of Advocacy to work with the FTC and DOJ to examine the gaps in our antitrust laws.

We can't fix a problem that we don't understand. This bill will help us ensure that we have the information we need to boost competition in every industry.

I include in the RECORD a letter of support.

MAIN STREET,  
COMPETITION COALITION,

June 23, 2026.

MEMBERS OF CONGRESS: On behalf of thousands of Main Street businesses and agricultural producers across the United States, the Main Street Competition Coalition writes to express our support for the Main Street Competes Act.

This bipartisan legislation, introduced by Reps. DEREK SCHMIDT (KS-02) and HILLARY SCHOLTEN (MI-03), would refocus the Small Business Administration on promoting competitive markets, enhancing consumer choice, and encouraging business ownership.

The Main Street Competition Coalition represents a diverse group of Main Street businesses and agricultural producers dedicated to revitalizing and reforming the antitrust laws. We support antitrust policies that establish a level playing field for businesses and consumers alike. Our primary objective is to promote competition so consumers have real choices.

Rigorous enforcement of U.S. antitrust laws is critical to preserving competitive markets empowering small businesses to compete, and preventing dominant players from undermining competition and free enterprise.

The Main Street Competes Act would empower the Small Business Administration to evaluate the effectiveness of antitrust law enforcement in maintaining a competitive landscape for small businesses. We respectfully request that members of the House of Representatives vote YES on the legislation when it comes to a vote.

Sincerely,

THE MAIN STREET  
COMPETITION COALITION.

Ms. SCHOLTEN. Mr. Speaker, as the voice for Main Street in our Federal Government, the Office of Advocacy is uniquely equipped to bring small businesses to the forefront of antitrust issues.

My bill will ensure that the Office of Advocacy is in lockstep with our Nation's top antitrust enforcement agencies, enhancing collaboration and bringing a unified response to monopolistic practices. It will also require the Office of Advocacy to submit a report to Congress, detailing antitrust violations reported by small businesses, so the people, through their Representatives, can have ready access to this information, as well.

If we want to build an economy that creates opportunity for everyone, we need Main Street at the table. My bill will do just that.

Mr. Speaker, I thank my colleague from Kansas, Mr. SCHMIDT, again, for working with me on this legislation. I urge my colleagues to support this bill.

Mr. WILLIAMS of Texas. Mr. Speaker, we must pass H.R. 8882 to help ensure small businesses remain competitive. This legislation will help us identify barriers to growth and ways to improve access. I reserve the balance of my time.

Mr. OLSZEWSKI. Mr. Speaker, I yield 3 minutes to the gentlewoman from New Jersey (Ms. MEJIA).

Ms. MEJIA. Mr. Speaker, I rise today in strong support of H.R. 8882, the Main Street Competes Act.

New Jersey's 11th Congressional District is a vibrant community in great part because of our thriving Main Streets. As I engage my constituents across New Jersey's 11th, I spend a lot of time talking to entrepreneurs, family-owned businesses, and local employers.

Whether it is a manufacturer in Fairfield, a restaurant owner in Morristown, or a retailer trying to keep their doors open on Main Street, I hear the same thing over and over again: They don't want special treatment. They just want a fair shot.

Unfortunately, that is not always the reality. Too often, small businesses find themselves competing against companies with enormous market power and deep pockets. When anti-competitive behavior goes unchecked, it is the mom-and-pop businesses that pay the price. Small businesses face higher costs, fewer opportunities, and an increasingly uneven playing field.

That is why this bill matters. The Main Street Competes Act strengthens coordination between the Federal Trade Commission, the Department of Justice, and the Small Business Administration's Office of Advocacy to ensure small business concerns don't get lost in the shuffle.

This legislation gives Congress a clearer picture of how anticompetitive practices are affecting small businesses and helps make sure that the voices of entrepreneurs are actually being heard.

Frankly, this is long overdue. Small businesses are responsible for nearly half of the private-sector jobs in this country, yet often our policy discussions are dominated by the biggest players.

At a time when businessowners are already navigating rising costs, workforce shortages, and economic uncertainty, the last thing they need is a marketplace rigged against them.

This act is a practical, bipartisan bill that makes our government work better for the people who take the risk of opening a business, hiring workers, and investing in their communities, like the incredible businesses in New Jersey's 11th Congressional District.

Mr. Speaker, I speak on behalf of small business owners across New Jersey and across my district, and I urge my colleagues to support H.R. 8882.

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

Mr. Speaker, the Main Street Competes Act would direct the SBA's Office of Advocacy to evaluate the Federal Trade Commission's and Justice Department's efforts to protect small businesses from unfair, anticompetitive practices and to report annually on the state of the competitive landscape.

Mr. Speaker, I am proud to support this bill, and I strongly urge my colleagues to vote "yes."

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. 8882 because it promotes a stronger, more competitive environment for the Main Street of America and businesses to succeed and create jobs. 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. 8882.

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.

#### RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess subject to the call of the Chair.

Accordingly (at 3 o'clock and 58 minutes p.m.), the House stood in recess.

□ 1718

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. YAKYM) at 5 o'clock and 18 minutes p.m.

#### HOUSING FOR THE 21ST CENTURY ACT

Mr. HILL of Arkansas. Mr. Speaker, I move to suspend the rules and concur in the Senate amendment to the House amendment to the Senate amendment to the bill (H.R. 6644) a bill to increase the supply of housing in America, and for other purposes.

The Clerk read the title of the bill.

The text of the Senate amendment to the House amendment to the Senate amendment is as follows:

Strike all after the enacting clause and insert the following:

##### SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "21st Century ROAD to Housing Act".

(b) TABLE OF CONTENTS.—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

##### TITLE I—OPPORTUNITIES FOR HOUSING

Sec. 101. Reforms to housing counseling and financial literacy programs.

Sec. 102. Federal guidelines for point-access block buildings.

Sec. 103. Exemption on construction or modification of residential housing located on an infill site.

Sec. 104. Database of publicly owned land.

Sec. 105. FHA Small-Dollar Mortgages.

Sec. 106. Temperature Sensor Pilot Program.

Sec. 107. Housing supply frameworks.

##### TITLE II—BUILDING MORE IN AMERICA

Sec. 201. Increasing housing in opportunity zones.

Sec. 202. Whole-Home Repairs Act.

Sec. 203. Community Investment and Prosperity Act.