

are needed for a successful career in the hospitality and culinary industries.

Mr. Speaker, as co-chair of the Congressional Career and Technical Education Caucus, programs like this one at Clearfield County Technical School are vital for helping students be prepared for the workforce.

#### ACA SUBSIDIES

(Mr. DAVIS of North Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. DAVIS of North Carolina. Mr. Speaker, over 130,000 eastern North Carolinians depend on ACA subsidies to afford basic health coverage.

Losing coverage would put families at real risk.

These subsidies are not a handout. They are a lifeline that keeps working people insured, healthy, and able to see a doctor before a small problem becomes a huge crisis.

Without Congress, premiums are skyrocketing, forcing too many residents to choose between healthcare, rent, and groceries.

The consequences ripple throughout our communities, raising uninsured rates and driving up costs for everyone.

ACA subsidies are about stability, dignity, and the simple belief that access to healthcare should not depend on luck.

Congress must act to ensure accountability and to prevent millions of Americans from being left behind.

#### PRESIDENT TRUMP IS KEEPING FAMILIES SAFE

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, across the country, arrests of criminal illegal aliens are successful as President Donald Trump is making good on his promise to rid communities of murderous threats to families; making sure killers, gang members, and other violent criminals are deported.

The President is ramping up pressure to cooperate with law enforcement by sending in U.S. Immigration and Customs Enforcement officers. This is undermined by extremist paid rioters.

The January 14 Washington Times editorial stated: "Leftists justify their . . . behavior by reciting a version of events existing only in their imaginations." Vice President J.D. VANCE is correct. Officials are promoting rioting in the streets rather than follow the law.

Knowing the President has their back, Federal officials aren't intimidated fighting insurrection. An insurrection is a real attack on democracy.

In conclusion, God bless our troops as the global war on terrorism continues. President Trump is reinstating peace through strength, revealing war criminal Putin lies, insulting Trump, mock-

ing Trump with Putin mercilessly launching rockets on civilian targets, murdering innocent Ukrainians.

#### RECOGNIZING THOMAS PELISSERO

(Mr. BERGMAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BERGMAN. Mr. Speaker, it is my honor to recognize Mr. Thomas Pelissero for his heartfelt tribute to his hometown of Bessemer, Michigan, in his book: "Bring One Home: A Memoir of Boyhood, Basketball, and Hometown Spirit."

This book is not only a salute to Bessemer, but the tough, resilient communities across Michigan's Upper Peninsula and middle America.

Mr. Speaker, 60 years ago this week, the Bessemer Speedboys basketball team ended a 42-game losing streak, at the time, the longest in Upper Peninsula high school basketball history.

The people of Bessemer always showed up, cheered, and stood by their team. That loyalty and perseverance reflect the hardy spirit that defines this town and so many communities across our Upper Peninsula.

That spirit remains alive today.

Mr. Pelissero's book launch filled Bessemer City Hall to standing room only and raised more than \$5,000 for the Bessemer Public Library. Since its release in November of 2025, "Bring One Home" has earned national recognition to include inclusion in the Library of Congress.

Mr. Speaker, it is my honor to recognize Mr. Pelissero for capturing the character, resilience, and enduring fellowship of Bessemer and the Upper Peninsula we are all proud to call home.

#### 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 2 o'clock and 8 minutes p.m.), the House stood in recess.

□ 1530

#### AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mrs. MILLER of Illinois) at 3 o'clock and 30 minutes p.m.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on motions to suspend the rules on which a recorded vote or the yeas and nays are ordered, or votes objected to under clause 6 of rule XX.

The House will resume proceedings on postponed questions at a later time.

#### NORTHERN MARIANA ISLANDS SMALL BUSINESS ACCESS ACT

Mr. WILLIAMS of Texas. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 3496) to amend the Small Business Act for microloan eligibility for the Commonwealth of the Northern Mariana Islands, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 3496

*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 "Northern Mariana Islands Small Business Access Act".*

#### SEC. 2. INCLUSION OF THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS IN THE MICROLOAN PROGRAM.

(a) *IN GENERAL.*—Section 7(m)(7)(B) of the Small Business Act (15 U.S.C. 636(m)(7)(B)) is amended—

(1) *by inserting " , the Commonwealth of the Northern Mariana Islands" after "Guam" each place it appears; and*

(2) *in clause (i)(1)(bb), by striking "1/55" and inserting "1/56".*

(b) *TECHNICAL AMENDMENT.*—Section 7(m)(11)(C)(ii) of the Small Business Act (15 U.S.C. 636(m)(11)(C)(ii)) is amended by striking "rural" and all that follows through the end of the clause and inserting "rural; and".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentlewoman from New York (Ms. VELÁZQUEZ) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

#### GENERAL LEAVE

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

Madam Speaker, I rise today in strong support of H.R. 3496, the Northern Mariana Islands Small Business Access Act. This bill was introduced by Delegate KING-HINDS and Representative CONAWAY.

The SBA microloan program provides entrepreneurs with access to small-dollar loans through qualified lenders. Sometimes, entrepreneurs do not need to access large sums of capital for their operations. That is where the SBA microloan program can help entrepreneurs get just enough capital to meet their exact needs.

Under current law, the SBA apportionments microloan program funding to intermediaries in 55 States and territories. Unfortunately, the Commonwealth of the Northern Mariana Islands is excluded. This creates unnecessary barriers for small businesses in the Northern Mariana Islands by limiting

opportunities for local entrepreneurship and economic growth.

H.R. 3496 fixes this oversight and ensures that the Commonwealth of the Northern Mariana Islands is included within the geographic scope of the SBA microloan program, increasing the number of States and territories eligible to receive microloan program funding from 55 to 56.

Expanding eligibility for the microloan program will help spur entrepreneurship, strengthen local economies, and ensure that small businesses in all States and territories have a fair opportunity to grow.

Madam Speaker, I urge my colleagues to support H.R. 3496, and I reserve the balance of my time.

Ms. VELÁZQUEZ. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise in support of H.R. 3496, the Northern Mariana Islands Small Business Access Act.

This is a straightforward but important bill that expands access to SBA's microloan program to small businesses in the Commonwealth of the Northern Mariana Islands.

These small businesses face unique challenges, as geographic isolation leads to higher costs for goods and services. Their economy is heavily reliant on tourism, which can ebb and flow with the economy and natural disasters.

Having access to affordable credit gives small businesses the ability to weather the storms and economic uncertainty and fully prepare for the next opportunity.

The extension of the microloan program to CNMI will be critical to support business growth, create jobs, and stimulate the local economy.

I have long supported efforts to ensure the territories have full access to SBA products and services. In previous Congresses, I worked with then-Representative Sablan to establish an SBDC center in CNMI, and I also worked to ensure that CNMI had access to the microloan program as part of a more comprehensive bill.

Unfortunately, the bill to improve the microloan program was not enacted into law. I am glad to be working across the aisle again to make sure territories receive full access to SBA services.

Madam Speaker, I urge Members to support this important bill, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, I yield such time as she may consume to the gentlewoman from the Commonwealth of the Northern Mariana Islands (Ms. KING-HINDS), my good friend.

Ms. KING-HINDS. Madam Speaker, I rise today in strong support of my bill, H.R. 3496, as amended, the Northern Mariana Islands Small Business Access Act.

This bill would include my district, the Northern Mariana Islands, in the Small Business Administration's

microloan program. The microloan program issues loans of \$50,000 or less at low interest rates to help small businesses that may be unable to access capital elsewhere, grow their businesses, or create jobs.

Since the program became operational in 1992, it has issued over 69,000 loans, totaling over \$900 million, and supported over 250,000 American jobs. Despite the program's impressive impact for Americans across the country, the Northern Mariana Islands is the only State or territory not explicitly included under the law. This bill would simply add the CNMI to be eligible for the program alongside every other territory.

The CNMI is currently facing an economic crisis following the collapse of our primary industry, which is tourism. Local small businesses are struggling to get approved for affordable loans, in part because of this economic uncertainty. Gaining access to this program could help local entrepreneurs make the investments they need to help put our economy on a more solid footing.

Madam Speaker, I thank my co-lead on the bill, Representative CONAWAY, for his steadfast support, as well as Representatives CISNEROS and GOODLANDER for also cosponsoring this legislation. I also thank Chairman WILLIAMS and Ranking Member VELÁZQUEZ for their support and help in bringing this bill to the floor.

Again, my bill simply adds my district to the microloan program that is already available to all other Americans. I urge all of my colleagues to support this bipartisan, commonsense, no-cost bill.

Ms. VELÁZQUEZ. Madam Speaker, I urge my colleagues to support this legislation, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, I have no further speakers, and I urge my colleagues to support H.R. 3496 to bring access to capital for small businesses in the Northern Mariana Islands. 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. 3496, 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.

#### MAIN STREET PARITY ACT

Mr. WILLIAMS of Texas. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 5763) to amend the Small Business Investment Act of 1958 to modify the criteria for loans for plant acquisition, construction, conversion or expansion, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5763

*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 Parity Act".

#### SEC. 2. MODIFICATION TO CRITERIA FOR LOANS FOR PLANT ACQUISITION, CONSTRUCTION, CONVERSION OR EXPANSION.

(a) IN GENERAL.—Section 502(3)(C) of the Small Business Investment Act of 1958 (15 U.S.C. 696(3)(C)) is amended—

- (1) by striking clauses (ii) and (iii);
- (2) in clause (i), by inserting "or" at the end; and
- (3) by redesignating clause (iv) as clause (ii).

(b) CONFORMING AMENDMENT.—Section 502(3)(B)(ii) of the Small Business Investment Act of 1958 (15 U.S.C. 696(3)(B)(ii)) is amended by striking "clauses (i), (ii), or (iii) of subparagraph (C)" and inserting "clause (i) of subparagraph (C)".

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Texas (Mr. WILLIAMS) and the gentlewoman from New York (Ms. VELÁZQUEZ) each will control 20 minutes.

The Chair recognizes the gentleman from Texas.

#### GENERAL LEAVE

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

Madam Speaker, I rise today in strong support of my bill, H.R. 5763, the Main Street Parity Act.

I also thank the gentlewoman from California (Ms. SIMON), my friend, for joining me in co-leading this bipartisan effort.

The SBA's 504 loan program is an important tool that helps small businesses obtain affordable financing for the acquisition of fixed assets, such as land, buildings, and heavy machinery.

To obtain a 504 loan, a small business owner must contribute 10 percent of the total project cost as a form of downpayment. However, if a small business is seeking financing to build something like a surgery center or a nursing home, the SBA imposes additional equity requirements because these properties are deemed limited purpose.

□ 1540

This initial equity injection was required because limited purpose properties were believed to be at a higher risk of default. Years of data show that this assumption is incorrect. In fact, many businesses facing these increased costs were at lower risk of default than