

Mr. PATRONIS. Madam Speaker, I thank the lead of this bill, the gentleman from California (Mr. TRAN), for his work on this bill.

I appreciate the opportunity to serve as co-lead on this legislation. The SBA's 504 program helps small businesses to grow, create jobs, and invest in their communities. Since this program uses taxpayer-backed loans, it is important that we properly review and manage risk.

Madam Speaker, H.R. 5788 makes a simple fix. It requires risk assessments for the 504 loan program, just like we already do with other major SBA loan programs. This helps to close the gap and improves oversight.

Transparency matters. When we clearly understand how a program is working, we can protect taxpayer dollars and make sure the program stays strong.

This bill helps us to ensure that we are responsible with taxpayer money while continuing to support small businesses.

Madam Speaker, I urge my colleagues to support H.R. 5788.

Ms. VELAZQUEZ. Madam Speaker, I yield 3 minutes to the gentleman from California (Mr. TRAN), the lead sponsor of the bill.

Mr. TRAN. Madam Speaker, I rise today in strong support of H.R. 5788, the 504 Program Risk Oversight Act, bipartisan legislation that strengthens one of SBA's most successful financing programs.

For decades, the SBA's 504 loan program has been a cornerstone of economic development in communities across America. Through public and private partnership with certified development companies, the 504 program helps small businesses to grow, create jobs, and invest in their communities.

Since its inception in 1986, the program has provided approximately \$400 billion in total project financing and created over 3.3 million jobs. In California alone, that translates to \$95 billion in total capital and the creation of over 715,000 good-paying jobs.

For entrepreneurs in California's 45th District and across the Nation, the 504 loan program's unique model provides them with access to long-term, fixed-rate financing to help them to expand operations, purchase property, and make lasting investments in their local economy.

In Orange County and Los Angeles County alone, the 504 program has injected more than \$27 billion into local businesses and helped to create over 175,000 jobs over the last 25 years.

My bipartisan bill, the 504 Program Risk Oversight Act, builds on that success by ensuring that all partners—the SBA, Congress, and industry—have access to clear, consistent, and transparent data about the health of the program.

Currently, SBA is not required to conduct an annual risk analysis of the 504 loan program and provide Congress with any performance data. My bill ad-

resses this problem and requires the SBA to conduct an annual risk assessment of the 504 program and provide Congress with detailed insights into overall health of the program and information needed to strengthen program performance.

Madam Speaker, transparent data is the cornerstone of a productive partnership between the SBA, Congress, and industry and the work that we do collectively to keep the 504 program healthy for future generations of entrepreneurs. Now more than ever, small businesses need what the 504 loan program provides: certainty and affordable patient capital.

Madam Speaker, I am proud to lead this bill, and I thank my colleague, Representative JIMMY PATRONIS, for his partnership in co-leading this important piece of legislation with me. Of course, this bill would not be possible without the leadership of Ranking Member VELÁZQUEZ and Chair WILLIAMS.

Madam Speaker, I urge my colleagues to support this bill.

Mr. WILLIAMS of Texas. Madam Speaker, I have no further speakers, and I am prepared to close. I reserve the balance of my time.

Ms. VELAZQUEZ. Madam Speaker, I again applaud Representatives TRAN and PATRONIS for their bipartisan work on this bill. I encourage all of my colleagues to vote "yes," and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Madam Speaker, H.R. 5788 provides transparency to the SBA's 504 loan program, a key program that promotes job creation and small business growth.

Madam Speaker, I urge my colleagues to support this 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 Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 5788.

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.

ARTIFICIAL INTELLIGENCE WISDOM FOR INNOVATIVE SMALL ENTERPRISES ACT

Mr. WILLIAMS of Texas. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 5784) to amend the Small Business Act to help small business concerns critically evaluate artificial intelligence tools, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5784

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 "Artificial Intelligence Wisdom for Innovative Small Enterprises Act" or the "AI-WISE Act".

SEC. 2. ARTIFICIAL INTELLIGENCE EDUCATIONAL RESOURCES AND MODULES FOR SMALL BUSINESS CONCERNS.

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

(1) by redesignating section 49 as section 50; and

(2) by inserting after section 48 the following new section:

"SEC. 49. ARTIFICIAL INTELLIGENCE EDUCATIONAL RESOURCES AND MODULES FOR SMALL BUSINESS CONCERNS.

"(a) IN GENERAL.—The Administrator shall—

"(1) establish and maintain educational resources and modules for small business concerns with information on artificial intelligence tools; and

"(2) make such educational resources and modules publicly available on an existing online learning platform of the Administration.

"(b) CONTENTS.—The educational resources and modules established under subsection (a) shall include, to the extent practicable, information on—

"(1) how artificial intelligence models work, including the limits of the capabilities of such models, and how such limits affect the outputs of such tools;

"(2) how to determine if software outputs are generated with the use of artificial intelligence;

"(3) how to remain updated on the emergence, development, and technological maturation of artificial intelligence;

"(4) how to understand and remain updated on the policies, terms, and conditions applicable to users of artificial intelligence;

"(5) best practices in coordinating with third-party providers of artificial intelligence tools;

"(6) how to effectively identify, evaluate, and manage the risks of artificial intelligence;

"(7) how to ensure the privacy of user inputs to artificial intelligence tools;

"(8) how to retain human involvement in important decisions informed by recommendations made by artificial intelligence;

"(9) how to identify tasks and functions that artificial intelligence can reliably and effectively perform, including whether artificial intelligence can improve operations, productivity, or customer service; and

"(10) how to determine whether an artificial intelligence tool adequately fills a need and is worth adopting.

"(c) ACCURACY AND MAINTENANCE.—

"(1) IN GENERAL.—To the extent practicable, the Administrator shall ensure that the information contained in the educational resources and modules established under subsection (a) is factually accurate and current, including by consulting with—

"(A) the Director of the National Institute of Standards and Technology; and

"(B) the Advisory Working Group established under paragraph (2).

"(2) ADVISORY WORKING GROUP.—

"(A) ESTABLISHMENT.—The Administrator shall establish a working group (in this paragraph referred to as the 'Advisory Working Group') with which the Administrator shall consult on an ongoing basis regarding the information contained in the educational resources and modules established under subsection (a).

"(B) DUTIES.—The duties of the Advisory Working Group shall include the identification and recommendation of relevant information to the Administrator for inclusion in the educational resources and modules established under subsection (a).

"(C) MEMBERS.—The Advisory Working Group shall be comprised of the following

members, who shall be selected by the Administrator:

“(i) Individuals with demonstrated expertise in artificial intelligence, including—

“(I) not less than one individual from the private sector;

“(II) not less than one individual from academia;

“(III) not less than one individual from an organization with demonstrated expertise in ensuring artificial intelligence outputs—

“(aa) are reliable, secure, transparent, and not used for illegal purposes; and

“(bb) which protect user privacy; and

“(IV) not less than one individual with demonstrated expertise in the creation of educational or professional development materials regarding artificial intelligence.

“(ii) Individuals with demonstrated expertise in outreach to small business concerns, including—

“(I) not less than one individual from each resource partner;

“(II) not less than one individual from a district office of the Administration; and

“(III) not less than one individual from an association representing small business concerns.

“(D) VACANCIES.—Any vacancy in the Advisory Working Group shall be filled in the same manner as the original appointment.

“(E) INAPPLICABILITY OF FACAs.—The requirements of chapter 10 of title 5, United States Code, shall not apply to the Advisory Working Group established under this paragraph.

“(3) INCORPORATION OF INFORMATION IN EDUCATIONAL RESOURCES AND MODULES.—In establishing and maintaining the educational resources and modules under subsection (a), the Administrator—

“(A) shall consider relevant, existing information developed by resource partners;

“(B) may consider relevant, existing information developed by private entities; and

“(C) may incorporate information described in subparagraphs (A) and (B) into such educational resources and modules.

“(d) RESOURCE PARTNER INVOLVEMENT.—

“(1) IN GENERAL.—The Administrator shall coordinate with resource partners to disseminate information to raise the awareness of small business concerns about availability of the educational resources and modules established under subsection (a).

“(2) SPECIALIZED AND LOCALIZED EDUCATIONAL RESOURCE DEVELOPMENT.—Resource partners may develop specialized and localized training resources to more effectively disseminate the information in the educational resources and modules established under subsection (a), including by incorporating information on uses of artificial intelligence tools common to the community served by such resource partner.

“(e) MANNER.—The Administrator shall ensure that the information in the educational resources and modules established under subsection (a)—

“(1) is actionable and presented in a manner that is easily comprehensible by small business concerns;

“(2) does not give preference to a particular artificial intelligence model or tool over similar such models or tools; and

“(3) does not give preference to an artificial intelligence model or tool developed by a specific entity or group of entities over an artificial intelligence model or tool developed by another entity or group of entities.

“(f) ARTIFICIAL INTELLIGENCE DEFINED.—In this section, the term ‘artificial intelligence’ has the meaning given such term in section 5002 of the William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021 (15 U.S.C. 9401).”

(b) DEADLINE.—The Administrator of the Small Business Administration shall estab-

lish the educational resources and modules required by section 49 of the Small Business Act (15 U.S.C. 631 et seq.), as added by this Act, not later than 180 days after the date of the enactment of this Act.

SEC. 3. COMPLIANCE WITH CUTGO.

No additional amounts are authorized to carry out this Act or the amendments made by this Act.

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.

□ 1610

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

Madam Speaker, I rise in support of H.R. 5784, the Artificial Intelligence Wisdom for Innovative Small Enterprises Act, the AI-WISE Act. This bipartisan bill is led by Representatives SCHOLTEN and DOWNING.

Artificial intelligence is changing how businesses operate in real time. While large corporations can afford expensive consultants and trial-and-error experimentation, many small businesses do not have the luxury to do that. For a small business owner like myself, every dollar matters. The AI-WISE Act helps bridge that gap.

This bill directs the SBA to provide clear, accessible, and practical guidance that helps small business owners understand artificial intelligence in straightforward terms. It focuses on helping entrepreneurs evaluate whether an artificial intelligence tool is useful for their specific business, where it may fall short, and whether it is truly worth the cost before they spend their money to get that.

Importantly, this bill does all of this without authorizing any new spending. It builds on existing programs, avoids picking winners and losers, and keeps the Federal Government focused on providing information, not mandates.

I urge my colleagues to support this commonsense, bipartisan legislation and to vote “yes” on H.R. 5784.

Madam Speaker, I reserve the balance of my time.

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

Madam Speaker, I am proud to support H.R. 5784, the AI-WISE Act.

Four years ago, AI burst into mainstream focus with the launch of OpenAI’s ChatGPT. When I first tried

this tool, I was shocked. I knew then and there that AI had the potential to revolutionize the way American firms operate and do business.

AI, like all emerging technology, comes with risks. AI outputs are prone to bias, discrimination, misinformation, and omissions. Safety and cybersecurity vulnerabilities can render AI deployers open to adversarial attacks. We don’t even fully know this risk because we cannot predict AI’s trajectory, so new risk could come up as it evolves and adds capabilities.

We have all seen reports of GenAI gone wrong, with episodes ranging from customer service chatbots at car dealerships offering to sell pickup trucks for \$1 to general purpose chatbots advising small businesses to break the law.

In other words, a small business using a flawed AI model risks steep reputational and legal harm. Many of these incidents are attributable simply to AI’s current technological immaturity and the growing pains that come with its ongoing evolution. This is why AI literacy is crucial for small businesses to keep up with their larger competitors considering and adopting AI.

The AI-WISE Act will direct SBA to create online AI literacy resources for entrepreneurs, so they have the tools to make sound choices on AI adoption and use. It will also direct the SBA to keep their resources updated on innovations in AI technology through an expert working group. Finally, the bill will allow the SBA resource partners to develop specialized and localized assistance to best educate their communities.

I thank my colleagues, Ms. SCHOLTEN and Mr. DOWNING, for collaborating over the last 2 years to bring this bill to the floor. Furthermore, let me convey my gratitude to Chairman WILLIAMS; his staff director, Lauren Holmes; and all the floor staff for seeing this bill through today. It is greatly appreciated.

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

Mr. WILLIAMS of Texas. Madam Speaker, I yield such time as he may consume to the gentleman from Montana (Mr. DOWNING).

Mr. DOWNING. Madam Speaker, I rise in strong support of H.R. 5784, the AI-WISE Act. This legislation will provide essential resources for small businesses to support their efforts to adopt AI.

Small businesses are optimistic about the potential of AI. Capabilities like machine learning and language processing are becoming critical tools for businesses seeking streamlined operations, like workforce recruitment, marketing, and strategy development.

However, businesses with substantial and stable access to capital tend to be better positioned for technology adoption and dealing with its ramifications. Small businesses, on the other hand,

including businesses in rural communities like my home district in central and eastern Montana, often lack the resources and information needed to facilitate technology adoption.

For example, according to a 2025 report from the U.S. Chamber of Commerce, 59 percent of small businesses in Montana have adopted AI into their operations. While this figure may seem significant, it pales in comparison to the near-universal adoption of AI that is seen with Fortune 500 companies. That is why I am proud to co-lead H.R. 5784, the AI-WISE Act, with my colleague, Representative SCHOLTEN.

The AI-WISE Act directs the Small Business Administration, the SBA, to establish educational resources on AI for small businesses through its online learning platform. In doing so, this legislation seeks to provide small businesses with the technical and practical knowledge needed to best navigate AI adoption.

The scope of this educational material will include resources for small businesses on how AI models work, how businesses can identify tasks that AI can effectively perform, and the best practices for coordinating with third-party providers and protecting data privacy.

Madam Speaker, I thank my colleague, Representative SCHOLTEN, for co-leading this legislation with me. The AI-WISE Act will ensure small businesses have the information that they need to most effectively utilize AI to bolster their entrepreneurship.

Madam Speaker, I urge my colleagues to vote in support of this legislation.

Ms. VELÁZQUEZ. Madam Speaker, I commend Ms. SCHOLTEN and Mr. DOWNING for their dedication to our Nation's innovative small enterprises, and I urge my colleagues to support H.R. 5784.

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

Mr. WILLIAMS of Texas. Madam Speaker, we cannot leave Main Street behind in the adoption of AI. I urge my colleagues to vote "yes" on this 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 Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 5784.

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.

VETERANS LAW JUDGE EXPERIENCE ACT OF 2025

Mr. BOST. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 659) to amend title 38, United States Code, to direct the Chairman of the Board of Veterans' Appeals to give priority to individuals with certain

professional experience in recommending such individuals to serve as members of the Board of Veterans' Appeals, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 659

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 "Veterans Law Judge Experience Act of 2025".

SEC. 2. PRIORITY FOR INDIVIDUALS WITH CERTAIN PROFESSIONAL EXPERIENCE IN APPOINTMENTS TO BOARD OF VETERANS' APPEALS.

Subsection (a) of section 7101A of title 38, United States Code, is amended by adding at the end the following new paragraph:

"(3) In recommending individuals to the Secretary to serve as members of the Board, the Chairman shall give priority to individuals with three or more years of legal professional experience in areas that pertain to the laws administered by the Secretary."

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Illinois (Mr. BOST) and the gentleman from California (Mr. TAKANO) each will control 20 minutes.

The Chair recognizes the gentleman from Illinois.

GENERAL LEAVE

Mr. BOST. Madam Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks on H.R. 659.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Illinois?

There was no objection.

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

Madam Speaker, I rise today in support of H.R. 659.

This bill would require the chairman of the Board of Veterans' Appeals to prioritize people with at least 3 years of relevant experience working in veterans law when recommending new veteran law judges to the VA Secretary for positions at the VA.

□ 1620

This legislation does not alter the criteria the board currently uses to evaluate judges, and it does not restrict the board chairman from recommending other qualified candidates.

Madam Speaker, this bill would ensure that the best judges with vitally important firsthand experience are serving our veterans at the VA.

Veterans expect that those who are hearing their appeal or reviewing evidence in support of their appeal, have the skills, knowledge, and experience in veterans law to make sound decisions.

I support this commonsense legislation, and I urge all of my colleagues to support H.R. 659. Madam Speaker, I reserve the balance of my time.

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

Madam Speaker, I rise to express my support for H.R. 659, the Veterans Law Judge Experience Act of 2025.

Madam Speaker, contrary to what the American public often thinks, sometimes in this body we actually do things that make sense.

That is very much the case with H.R. 659, the Veterans Law Judge Experience Act introduced by my friend and colleague, Representative JULIA BROWNLEY.

This bill is simple and straightforward.

It states that when recommending individuals to serve on the Board of Veterans' Appeals, priority should be given to those who have 3 or more years of experience in practicing veterans law.

The Veterans' Affairs Committee hears often about the complex nature of the disability compensation system at the Department of Veterans Affairs. That complexity, unfortunately, leads to mistakes and errors that cause our veterans' disability claims to be denied prematurely. Especially now at a time when we have seen that Secretary Collins has shifted the Department's focus from getting claims right to simply getting them fast, we are seeing higher rates of processing errors, higher denial rates, and consequently higher rates of appeals to the Board of Veterans' Appeals, the BVA.

In that context, it is imperative that the BVA has the staffing levels and experience levels to get things right for our veterans. I, along with everyone else, support efforts to ensure that veterans and beneficiaries are being served at every point of contact in VA by the best talent we can muster.

One way we can do that is by ensuring we have the right folks in the right roles. This legislation seeks to help that at BVA by focusing on hiring those with sufficient experience to best serve our veterans.

We can and should look to staff the Board of Veterans' Appeals with attorneys that have demonstrated expertise in this area, attorneys who are experienced and who can see beyond quotas and metrics to apply the law to the maximum benefit of veterans at the heart of the process.

So, Madam Speaker, I strongly support H.R. 659 and urge my colleagues to do the same.

I also want to mention another bill that the House should take up which would further improve the BVA. H.R. 2303, introduced by Representative MORGAN MCGARVEY, increases the promotion potential for attorneys at the Board of Veterans' Appeals.

I know that my colleagues on the other side of the aisle balk at anything that might result in civil servants receiving more compensation, but if we agree that we need to hire board attorneys with greater experience, and we are asking them to do more work and more complex work at that, we ought to see fit to pay them what they are worth. I hope that my colleagues see fit to advance that bill very soon, as well.

Madam Speaker, I reserve the balance of my time.