

**MARKUP OF: H.R. 1642, CONNECTING SMALL
BUSINESSES WITH CAREER AND TECHNICAL
EDUCATION GRADUATES ACT OF 2025; H.R.
789, TRANSPARENCY AND PREDICTABILITY IN
SMALL BUSINESS OPPORTUNITIES ACT; H.R.
787, PLAIN LANGUAGE IN CONTRACTING ACT;
H.R. 1621, THE ENTREPRENEURS WITH DISABIL-
ITIES REPORTING ACT; H.R. 1634, THE
THINKDIFFERENTLY ABOUT DISABILITY EM-
PLOYMENT ACT; H.R. 1816, WOSB ACCOUNT-
ABILITY ACT; H.R. 1804, 7(A) LOAN AGENT
OVERSIGHT ACT**

HEARING

BEFORE THE

**COMMITTEE ON SMALL BUSINESS
UNITED STATES**

**HOUSE OF REPRESENTATIVES
ONE HUNDRED NINETEENTH CONGRESS**

FIRST SESSION

HEARING HELD
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WEDNESDAY, MARCH 5, 2025

HOUSE OF REPRESENTATIVES,
COMMITTEE ON SMALL BUSINESS,

Washington, DC.

The Committee met, pursuant to call, at 9:55 a.m., in Room 2360, Rayburn House Office Building, Hon. Roger Williams [chairman of the Committee] presiding.

Present: Representatives Williams, Stauber, Meuser, Alford, LaLota, Wied, Bresnahan, Schmidt, Velázquez, McIver, Latimer, Tran, Simon, Olszewski, and Goodlander.

Chairman WILLIAMS. The Committee will now come to order. A quorum is present and without objection, the Chair is authorized to declare a recess of the Committee at any time. As required by House rules, a copy of the legislative measures have been made available to Members and the public at least 24 hours in advance. And pursuant to Committee rule 13 and House rule XI, all votes will be rolled to the end of the meeting.

I am excited to announce that for the first time in this Committee, we will be using electronic voting. Okay. We have moved up. All right. And remember, it is electric, so be careful. Right? But this is just another way we are raising the bar in the 119th Congress on this Committee. Without objection, the Committee will vote electronically in accordance with the Committee rules and regulations developed by the House Committees on Rules and Administration.

I now recognize myself for opening remarks.

In today's markup, we will discuss seven bills highlighting the work needed to usher Main Street America into the golden age. I will speak on each of the bills we bring up today in much greater detail, so I will keep these remarks brief.

The Biden administration failed Main Street America. This presidency, or his presidency, resulted in nearly \$1.8 trillion of regulatory costs, 335 million hours of unnecessary paperwork for hard-working Americans. It is no surprise that since President Trump's election, small business optimism is at an all-time high. My colleagues and I on this Committee will work with President Trump and Administrator Loeffler to ensure that small businesses have a voice in Washington that provides them with the resources they need to grow and to thrive.

Today's bipartisan markup is a result of the numerous hearings conducted by this Committee last Congress on the harmful effects that the Biden administration had on Main Street America. Main Street America deserves commonsense legislation that simplifies contracting requirements, cuts bureaucratic red tape, and ensures that the SBA focuses on the needs of small businesses. Instead of helping small business owners, the Biden administration expanded regulations, removed lending guardrails, and used the SBA for electioneering. And instead of utilizing the SBA network to counsel small businesses in their workforce hiring needs, the previous administration simply ignored them. Small businesses deserves to have their voice heard in Washington, which is what we are doing here today.

Here on this committee, we know it is our job to put forward meaningful policy solutions that will help, not harm, our nation's job creators. We aim to make the jobs of small business owners simpler, allowing them to focus on the growth of their business. I want to thank our Members for bringing these bills up for consideration and work in today's markup. Every piece of legislation we will look at today is a product of work we did last Congress and will help the 26 million small business owners the SBA serves.

As the economy grows under this new administration, small businesses desperately need skilled workers to help their businesses succeed. They need an SBA that works for them. In support of President Trump's agenda, we will work with Administrator Loeffler to root out waste, fraud, and abuse, and we must continue to fight for the success of this nation's small businesses and these bills are a significant step in in the effort to usher main street to the golden age of America. I am excited to see our Committee work with Administrator Loeffler and President Trump to pass commonsense legislation allowing small businesses to focus on their growth.

Now with that, I yield to my friend and distinguished Ranking Member from New York, Ms. Velázquez, for her opening statement.

Ms. VELAZQUEZ. Thank you, Mr. Chairman, and thank you for holding this mark up today.

I would be remiss if I do not react to your statement about Joe Biden failing Main Street America. The facts speak for themselves: 20 million startups and most economists concluded that the economy of the United States was the envy of most industrialized countries.

We are considering seven bills to make improvements to SBA programs and services, from focusing on career and technical education to disabled communities and improving the 7(a) program and contracting rules. We have a strong slate of bills before us.

Main street small businesses are the lifeblood of our nation's economy, driving innovation and job creation and helping millions of people achieve their American dream. I stand committed to creating more opportunities for entrepreneurs so they can continue to thrive and, in turn, create good-paying jobs in our local communities. I plan to lend my support to the seven bipartisan bills we are considering today and I appreciate the Chairman's efforts to mark up a fair ratio of Republican and Democratic bills.

While we are starting off on a positive note on this committee, I am afraid we are in the midst of troubling times with the Trump Administration's policy. Elon Musk and his DOGE team infiltrated the SBA, gaining access to all SBA systems, including HR, contract, and payment system, putting small business data at risk. Hundreds of dedicated SBA employees have been terminated. Small business contracts are being canceled governmentwide and program funding and grants that assist small employers has been paused. These cost-cutting actions are creating undue uncertainty for small employers and resulting in layoffs at small government contractors.

What is more concerning is that we aren't even getting information about these changes. While I think many of us can agree that we want an efficient agency, the blanket terminations and funding freeze are creating chaos. We have essentially ceded our constitutional duties to the executive branch without even batting an eye. It is this Committee's responsibility to make decisions about the programs at SBA, just as we are doing today by marking up bills after thoughtful negotiations. It is incumbent upon us to oversee any pernicious action taken by the administration or DOGE which impact our collective goal to strengthen and support our nation's small business community. This is especially true as new tariffs hit our employers and consumers in a variety of industries.

I hope we can work together to conduct oversight of SBA and any governmentwide actions jeopardizing the success of our main street businesses. They deserve no less.

Thank you again, Mr. Chairman. I look forward to a productive markup. I yield back.

Chairman WILLIAMS. The lady yields back. Does any other Member seek recognition for the purpose of making an opening statement?

Okay. Seeing none, we will now move into consideration of this bill.

H.R. 1642

The Committee now moves into consideration of H.R. 1642, the Connecting Small Business with Career and Technical Education graduates Act of 2025, introduced by myself and Representative Olszewski. The bill is cosponsored by Representatives Bresnahan, Tran, and Wied. And the clerk will read the bill.

The CLERK. H.R. 1642, a bill to amend the Small Business—

Chairman WILLIAMS. Without objection, H.R. 1642 is considered as read and open for amendment. I now recognize myself for an opening statement on my bill.

As we enter the golden age of America, main street is in critical need of skilled workers, plumbers, electricians, mechanics, and countless others who are the backbone of our economy. Without them, the American people would not have the critical goods and services we often take for granted. I am proud to lead in the charge and encouraging more young people to pursue valuable career and technical education, or CTE, professions and assist graduates in translating their skills into the workforce.

Many graduates of these programs wish to start a small business of their own, but don't know where to turn for help. My bill clarifies that Small Business Development Centers, or SBDCs, and Women's Business Centers, or WBCs, should build relationships with CTE programs so their graduates know where to turn for business assistance. With these relationships my bill ensures that SBDCs and WBCs help small businesses understand what CTE programs are available, how graduates of these programs can fill critical employment needs, and help small businesses' clients connect with these programs. I urge all my colleagues support this legislation.

I now recognize Dr. Olszewski for a statement on the bill.

Mr. OLSZEWSKI. Thank you, Mr. Chairman.

I would be remiss if I didn't begin today just by taking a moment to recognize one of our dear colleagues who recently departed, Representative Sylvester Turner. I know that he was an outstanding leader for the city of Texas [sic] as its mayor and was a fierce advocate for the 18th District of Texas. He was a beloved member of the freshman class. And as we do this work, I just like to start in his honor, his memory, Mr. Chairman.

So, I thank you for your leadership and your partnership on this bipartisan legislation that will ensure Small Business Development Centers and Women's Business Centers provide technical educational information to small businesses about CTE programs, who, in turn, can hire accomplished and competent graduates in these programs. My home state of Maryland has 46 Maryland State Department of Education approved high school CTE programs in 11 career sectors with a total of 259 schools participating in programs like SkillsUSA and the Future Business Leaders of America. The programs range from arts, media, and communication to manufacturing, engineering, and technology because in Maryland we believe that work-based learning opportunities are essential to prepare students for their next steps.

In my previous role as county executive in Baltimore County, workforce development and CTE were among my top priorities. In that capacity, I oversaw the implementation of a \$3.3 billion plan to improve schools, a plan that included significant investment in CTE. And I was proud to help create a Public Health Pathways program that is connecting underserved residents in the Baltimore area with high demand and high need nursing jobs.

This bill ensures federal resources are being used to support entrepreneurs achieve the American Dream. It is one of just many steps I look forward to working with you and others, Mr. Chair-

man, to build a pipeline of skilled workers in need industries. I urge my colleagues to support the bill and I thank the Chairman again as well as the other Members who have joined on this important piece of legislation as well as all the other bipartisan bills we'll be considering today.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

Now I recognize Mr. Wied for a statement on his bill.

Mr. WIED. Thank you, Mr. Chairman, for giving me the opportunity to speak on this piece of legislation, H.R. 1642, the Connecting Small Businesses with Career and Technical Education Graduates Act of 2025. We will support students who have completed a career in technical education, CTE, program by providing them with resources they need to put their skills to use in the job market.

In my home state of Wisconsin, there are over 250,000 high school students who have taken at least one CTE course. Students who have taken at least two CTE courses graduated high school at a rate 5 percent higher than Wisconsin state average. This is something we should all be encouraging. These students are motivated and are ready to contribute to our economy in a wide variety of industries, many of which face a critical shortage of qualified employees. This bill requires Small Business Development Centers and Women's Business Centers to support these CTE program graduates transitioning into the workforce by connecting them with employment opportunities.

In addition, this bill will provide graduates with the knowledge to start their own small business. Supporting graduates of the CTE program utilize their skills benefits not only to students themselves, but also small businesses who need good, hardworking employees. I am proud to be an original cosponsor of this bill and I encourage my colleagues to support it.

And with that, I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize Mr. Tran for a statement on the bill.

Mr. TRAN. Thank you, Mr. Chairman.

H.R. 1642, the Connecting Small Businesses with Career and Technical Education Graduates Act, will help small business owners fill gaps in the workforce by connecting them with graduates of vocational programs to the Small Business Administration, Small Business Development Centers, and Women Business Centers. This is especially important because our economy is lacking skilled trade workers in key industries, such as construction and manufacturing, and cannot keep up with demand.

Talented graduates coming out of vocational education programs in my district, such as Coastline College in Fountain Valley, have the skills that small businesses in Orange County need. This bill will help ensure graduates of career and technical education programs find good-paying jobs for which they are trained. It is pro small business, pro students, pro workforce, pro economic growth. It is a win for everyone involved.

I am proud to colead H.R. 1642 and I want to thank my colleagues, Chairman Rogers, Congressman Olszewski, and Congressman Bresnahan and Congressman Wied for their leadership in

championing this important piece of legislation. So, I urge my colleagues to advance this legislation out of committee today.

Thank you. And I yield back.

Chairman WILLIAMS. The gentleman yields back.

And I now recognize Ms. Goodlander for a statement on the bill.

Ms. GOODLANDER. Thank you, Mr. Chairman.

I want to join in saying a word about our colleague, Congressman Sylvester Turner. My heart breaks to hear about his passing yesterday and my heart is with his constituents and community in Texas.

I want to join my colleagues, too, in proudly supporting H.R. 1642. I have had a chance in the last 61 days that I have been in this job to meet with career and technical education students and graduates all across my home state of New Hampshire. They are our future and our small businesses are the heart of our economy. I am really proud to support this bill and urge all of our colleagues to do the same.

Thank you, Mr. Chair. I yield back.

The gentlelady yields back.

I now recognize Mr. Bresnahan for a statement on the bill.

Mr. BRESNAHAN. Thank you. Thank you, Mr. Chairman, for introducing this important piece of legislation. I was proud to be an original cosponsor of H.R. 1642, the Connecting Small Business with Career and Technical Education Graduates Act of 2025.

Connecting our next generation of entrepreneurs and skilled workers to careers and opportunities will be vital for the future of small businesses in America. The resources and expertise of Small Business Development Centers and Women Business Centers can be the difference between a successful business which provides jobs and grows our economy and another missed opportunity.

I believe that the districts such as mine and many others around the country are poised for growth and investment. We cannot afford to miss these opportunities. H.R. 1642 will help break down these barriers, barriers which hold back the future of our nation. I look forward to seeing this bill passed today.

And I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement on the bill?

All right. Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. And thank you for—I commend you for your commitment to helping small businesses hire graduates of career and technical education programs and also giving graduates the tools to launch their own small businesses.

While a college education is a sure, fast way to secure a successful career in today's global economy, it may not be the most prudent path for every high school graduate. Career and technical education programs offer viable alternatives. This program trains students with a wide variety of skills, oftentimes tailoring the curriculum to the workforce needs for their local economy. According to the NFIB Small Business Optimism Index, 35 percent of small businesses reported job openings they could not fill. This bill will

go a long way in meeting the labor needs of small businesses and also give these graduates the tools they need to launch and grow successful small businesses.

So, I want to thank you, Mr. Chairman, Mr. Olszewski, and Mr. Tran, Mr. Wied, and every other cosponsor of the bill. I urge Members to support this bipartisan piece of legislation, and yield back.

Chairman WILLIAMS. The gentlelady yields back. Does anyone wish to offer an amendment?

All right. Seeing none, the question is on how favorably reporting H.R. 1642, as amended, to the House.

All those in favor, say aye.

Opposed?

The motion carries.

Mr. WIED. Mr. Chairman, can I have a recorded vote?

Chairman WILLIAMS. Yes, sir. With what purpose does the gentleman seek recognition for a recorded vote?

Mr. WIED. Mr. Chairman, can I have a recorded vote?

Chairman WILLIAMS. A recorded vote has been requested and a roll call vote is ordered. So, pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

H.R. 789

Okay. The Committee now moves to consideration of H.R. 789, the Transparency and Predictability in Small Business Opportunities Act introduced by Representatives Latimer and Alford. The clerk will report the bill.

The CLERK. H.R. 789, a bill to require the—

Chairman WILLIAMS. Without objection, H.R. 789 is considered as read and open for amendment.

I now recognize the bill's sponsor, Mr. Latimer, for a statement on the bill.

Mr. LATIMER. Thank you. Thank you, Mr. Chairman. We appreciate the Committee considering this bill which was passed in the 118th Congress and to highlight why this important legislation is needed. I want to recognize Congressman Alford for his support of this bill. I know he will speak in a second.

The Transparency and Predictability in Small Business Opportunities would improve accountability in the federal contracting process for small businesses. Small business owners are often resource-constrained. Every day these individuals engage in a variety of business-related activities. And when they submit a proposal to work with the federal government, they invest considerable time and resources into making their submission the best it can be. They are also forced to navigate a complex and time-consuming contracting process while balancing their other important responsibilities.

It can be confusing and deeply frustrating for a small business owner if a federal agency decides to cancel a solicitation without transparency into why that decision was made. If we are serious about bringing more small businesses into federal contracting, we must ensure that business owners have the confidence and trust in their federal partners. In this bill any plans to reissue the solicitation must be identified. If an agency does not plan to reissue the solicitation, the bill would create procedures for a small business

to receive assistance in identifying similar contracting opportunities. I urge all my colleagues here to support this important bill.

Thank you, Mr. Chairman, and I yield back.

Chairman WILLIAMS. The gentleman yields back.

I now recognize the bill's cosponsor, Mr. Alford, for a statement on the bill.

Mr. ALFORD. Thank you, Mr. Chair.

I just also want to express my condolences to Sylvester Turner's family, the mayor of Houston. I grew up in Baytown, 20 miles east of Houston, and he was a great leader. I am glad that I took the opportunity to go across the aisle last week and speak with him. And I am very sorry for the loss not just for this side of the aisle, but for our body in general. When good leaders come up here and make the sacrifices to be here, it is noteworthy, and our condolences from this side.

That being said, I am honored to once again represent this piece of legislation. Last session, Mr. Nfume and I worked on this. And now, Mr. Latimer, it is good to work with you on this. And thank you to our Chair and Ranking Member.

This Committee really exists in Congress to champion main street, to ensure that the small businesses that employ about half of all Americans can continue to thrive. Our role is to help lower the barriers to creating small businesses and to support small businesses that already exist. A major tool to help existing small businesses are government contracts specifically set aside for small businesses. However, federal agencies cancel contract solicitations, often with no warning and no reason, leaving the small businesses that spent thousands or tens of thousands of dollars preparing a bid out in the cold. This bill, the Transparency and Predictability in Small Business Opportunities Act, would help address this problem.

This legislation would require agencies to provide to the SBA a justification for canceled contract solicitations. Additionally, it would require the agency canceling the contract solicitation to disclose available information about plans to reissue similar solicitations. And finally, if the agency does not plan on reissuing a solicitation, the agency's director of small and disadvantaged business utilization must assist the small business in identifying similar contracting opportunities.

This is a commonsense bill for Main Street America, and that's why I am proud to support this legislation with Mr. Latimer that would help provide stability and predictability to small business contractors.

Mr. Chair, I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement on the bill?

Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I commend Congressmen Latimer and Alford for their work on this important and timely legislation.

In a hearing last year, we heard testimony from Andrew Christ, a small employer who discussed how small businesses spend a sig-

nificant amount of time and money responding to a solicitation for a government contract. He stated that putting together a proposal costs him an average of \$10,000 and the government does not have to provide him with any assistance or information if that solicitation is later canceled. While the government has flexibility to change requirements and solicitations as needed, and we do not change that with this bill, small firms incur losses they cannot recoup when this happens. Unfortunately, this bill will not make them whole, but it will provide them with additional information to adjust their operations and plans to move forward and, hopefully, to continue their participation in the federal marketplace.

In 2021, the Department of Defense issued a broad request for comments regarding barriers facing small businesses working with them. In their response, the Women's Chamber of Commerce stated that, and I quote, "Numerous small business contracts just go away without explanation or discussion with the OSDDBU." Providing a leader more predictability and stability, as this bill will do, can help reduce the barriers that keep small businesses from bidding on and winning government contracts.

It is also a good reminder of why we must protect the SBA and the OSDDBU and arm them with carefully crafted and deliberate authorities to advocate for small business government contractors. One cancelled solicitation for a large corporation is a blip on the radar, but for a small business who has to decide where to invest their more limited resources, those sum costs matter.

SBA plays a unique governmentwide role in shaping and implementing contracting policies that are fair and provide opportunity for small business. I am hoping that the committee will work to ensure they continue to play this role and have the right resources and tools like we give them with this bill to advocate for small businesses working with any and all federal agencies. I urge my colleagues to support this bill, and I yield back.

Chairman WILLIAMS. The gentlelady yields back. I thank you and I now recognize myself to speak in support of this legislation for 5 minutes.

H.R. 789, the Transparent and Predictability in Small Business Opportunities Act, is intended to assist small businesses that submit bids on contract solicitations that are later canceled. Submitting a bid on a government contract requires tremendous time, effort, and money, But agencies often cancel their solicitations regardless of the cost to small business. This practice creates a fair amount of uncertainty and disincentivizes small business participation in government contracting.

The bill will require agencies to justify their decision to cancel a contract solicitation to the SBA. It will also help small businesses that submitted bids or canceled contracts find other opportunities to compete for a contractor. Small businesses deserve to be treated fairly in the contracting process and to fully understand what opportunities are available to them. This bill should and will ensure that contracting opportunities are accessible and transparent so small businesses are not left out in the cold after spending months and valuable resources preparing a proposal. So, I urge all of my colleagues to support H.R. 789.

Now, does anyone wish to offer an amendment?

Okay. Seeing none, the question is now on favorably of reporting H.R. 789 to the House.

All those in favor, say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it. H.R. 789 is agreed to.

Mr. ALFORD. Mr. Chair?

Chairman WILLIAMS. The Member is recognized.

Mr. ALFORD. I request a recorded vote, please.

Chairman WILLIAMS. A recorded vote has been requested and a roll call vote is ordered. Pursuant to Committee rule 13 and House rule XI, further proceedings on the bill are postponed.

H.R. 787

Okay. The Committee now moves to consideration of H.R. 787, the Plain Language in Contracting Act, introduced by Representatives LaLota and Tran. The clerk report the bill.

The CLERK. H.R. 787, a bill to require plain language—

Chairman WILLIAMS. Without objection, H.R. 787 is considered as read and open for amendment.

The bill sponsor, Mr. LaLota, has an amendment in the nature of a substitute at the desk. The amendment has been distributed in advance. The clerk will report the amendment.

The CLERK. Amendment in the nature of a substitute to H.R. 787.

Chairman WILLIAMS. Without objection, the amendment is considered as read and the substitute will be considered as base text for the purpose of further amendment.

I now recognize the sponsor of the bill and the amendment, Mr. LaLota, for a statement on the bill and the amendment.

Mr. LALOTA. Mr. Chairman, thank you.

As an attorney licensed to practice law in the great state of New York, I wouldn't dare make any anti-lawyer jokes. I certainly wouldn't say that we should hate lawyers. But a small business ought not to have to hire a lawyer just to apply for a simple government contract. Unlike large corporations, small businesses lack teams of lawyers to navigate complex federal procurement rules. Government contracts should be accessible, not a bureaucratic maze favoring big firms. That is why I am proud to reintroduce the Plain Language in Contracting Act, ensuring federal agencies use clear, straightforward language in solicitations. This will remove barriers, increase transparency, and give small businesses a fair shot.

A naval postgraduate school study of 1 million DOD solicitations found that less than 3 percent were in plain English and most were rated difficult or very difficult to read. With 33 million small businesses in America, only 74,000, just 0.22 percent, successfully secure federal prime contracts. Programs exist to help small businesses, but obscure and overly technical language often shuts them out. If government contracts remain too convoluted for even many attorneys to understand, how can we expect small businesses and their owners to navigate them?

I want to thank Chairman Williams and my colleagues, Representatives Thanedar and Tran, for joining me in this bipartisan

effort. I urge all of my colleagues to support this commonsense measure.

And, Mr. Chairman, I yield.

Chairman WILLIAMS. The gentleman yields back.

And I now recognize Mr. Tran for a statement on the bill and the amendment.

Mr. TRAN. Thank you, Mr. Chairman, for this opportunity to discuss an essential piece of legislation today, H.R. 787, the Plain Language in Contracting Act. This bipartisan bill will help us make great progress in getting new first-time small businesses to apply for federal contracting opportunities and ensure that they are written in plain language.

Far too often, bureaucratic barriers and complex government jargon prevent small business owners, especially veterans and immigrant entrepreneurs, from accessing and securing federal contracting opportunities. The number of small business contracting with government has been shrinking for years, a roughly 40 percent decrease over the past decade. And I consistently hear from small business owners in Orange County that one of the main causes of this problem is that the barriers to entry are simply too high. H.R. 787 will address this barrier facing small business owners and mandate federal agencies to use clear and accessible language and their contracting opportunities.

I am proud to be the Democratic colead of this bill and I want to thank Congressman LaLota from Long island for working with me to improve SBA and simplify the federal contracting process. Let's continue to empower local businesses and ensure that every entrepreneur has the opportunity to succeed. I urge my colleagues to support this important bipartisan bill.

Thank you and I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement on the bill and the amendment?

Seeing none, I would like to recognize the Ranking Member to speak on the bill and the amendment.

Ms. VELAZQUEZ. Thank you, Chairman Williams. And I really appreciate working with you and for you working with us on the amendment to ensure SBA and DOD are in sync on this effort and that we have one standard for the small business government contractors who support multiple general federal agencies. And I appreciate Representative Tran for cosponsoring LaLota's bill.

The Committee hears regularly about the complexity of the government's procurement processes and how the requirements on contractors, especially those seeking a federal contract for the first time, can appear overwhelming. This complexity can be further compounded by the language used in contracting documents, which may be unfamiliar to a small business with no previous government work. This bill seeks to provide clarity. It requires certain contracting documents, including Requests for Proposals and solicitations, to be written in a way that is clear and concise and can be easily understood by a small business.

The goals of this bill are commendable. There are certainly ways in which the federal government can better communicate with

small businesses, and the language used around contracting opportunity is one.

Thank you again and I yield back.

Chairman WILLIAMS. The gentlelady yields back and thank you.

And I now recognize myself to speak in support of this legislation.

Plain Language in Contracting Act is a vital piece of legislation that will empower small businesses to have greater ability to compete for valuable government contracts. Currently, government contract solicitations are written in an overly complex way that makes it difficult to navigate unless you are an attorney. Small businesses often lack the army of attorneys and contract specialists needed to understand these contracts, which create difficulties in submitting successful bids.

The wonky nature of this so-called government speak has contributed to the shocking loss of small businesses in government contracting. And over the past few years, the Committee has heard firsthand testimony from small business owners about how difficult it is to navigate the contracting processes and red tape, which is made more difficult by unclear or conflicting government speak. This only drives small businesses away from competing for government work, decreasing the resiliency of our industrial base. So, instead of providing the best product or most valuable service to the taxpayer at the best value, the firm with the best lawyers or contracting officer often wins the contract. So, the Plain Language in Contracting Act makes it easier for small business to navigate federal contracting by requiring agencies to write plainly.

I want to thank the Ranking Member and her staff for working with us in drafting the bill for the second Congress in a row. And I will urge all my colleagues to vote for the Plain Language and Contracting Act.

Now, does anyone wish to offer an amendment?

Seeing none, the question now occurs on the adoption of the—on the substitute amendment offered, H.R. 787, by Mr. LaLota.

All those in favor, say aye.

Opposed?

The opinion of the Chair, the ayes have it. The amendment in the nature of a substitute to H.R. 787, is adopted.

Mr. LALOTA. Mr. Chairman?

Chairman WILLIAMS. Yes, sir.

Mr. LALOTA. No, go ahead. Keep going.

Chairman WILLIAMS. Okay. All right. Now the question asked favorably reporting H.R. 787, as amended, to the House.

All those in favor say aye.

All those opposed, say no.

In the opinion of the Chair, the ayes have it.

Mr. LALOTA. Mr. Chairman?

Chairman WILLIAMS. The Member seeks recognition.

Mr. LALOTA. I now request a recorded vote, sir.

Chairman WILLIAMS. Okay. A recorded vote has been requested. A roll call vote is ordered. Pursuant to Committee rule 13 and rule XI, further proceedings on the bill are postponed.

H.R. 1621

The Committee now moves to consideration of H.R. 1621, the Entrepreneurs with Disabilities Reporting Act of 2025, introduced by Representatives McGarvey and Stauber. And the clerk, will report the bill.

The CLERK. H.R. 1621, a bill to require the administrator of the Small Business—

Without objection, H.R. 1621, is considered as read and open for amendment.

I now recognize the bill's sponsor, Mr. McGarvey, for a statement on the bill. Okay. Okay. He is not here right now. I will now recognize Mr. Stauber for a statement on the bill.

Mr. STAUBER. Thank you, Mr. Chair.

I rise today in support of H.R. 1621, the Entrepreneurs with Disabilities Act of 2025. And I thank Mr. McGarvey for sponsoring this.

Across this nation, individuals with disabilities have the talent, drive, and vision to start their own businesses, yet many face challenges that make entrepreneurship unnecessarily difficult. These are not challenges of ability, but of access: access to capital, resources, and the support needed to turn their ideas into successful businesses. The Entrepreneurs with Disabilities Act ensures that we take a hard look at the obstacles standing in the way of aspiring entrepreneurs with disabilities. It directs the Small Business Administration to assess whether current programs are effectively serving these individuals and to identify where improvements are needed.

I would like to thank again, my colleague from Kentucky, Mr. McGarvey, for introducing the bill. If we are serious about fostering economic growth and opportunity, we cannot leave behind the millions of Americans with disabilities who want to contribute, innovate, and build something of their own. This is not just about fairness. It is about recognizing the economic power and potential of individuals with disabilities. Removing barriers to entrepreneurship benefits not only them, but also our entire communities, our small businesses, and the nation as a whole. I urge my colleagues to support this commonsense legislation so that all Americans, regardless of ability, have the opportunity to succeed.

Thank you and I yield back.

Chairman WILLIAMS. The gentlemen yields back. Are there any other Members who wish to be recognized for a statement on the bill?

Ms. SIMON. Yes, I would love to be recognized.

Chairman WILLIAMS. So moved.

Ms. SIMON. Thank you.

Well, thank you, Mr. Chair, and thank you, Ranking Member Velázquez. And I want to thank my colleague, Representative Stauber. This is an amazingly important bill, particularly at this time. Thank you for partnering with me and this side of the aisle. I am proud to support the ThinkDIFFERENTLY About Disability Employment Act, which takes an important and critical step at this point in time. And this bill really is about including all of us, expanding economic opportunity to people with disabilities like myself. Small business ownership has long been a key pathway to success in America. We know this.

We also know that people with disabilities take up entrepreneurship at twice the rate of those without disabilities. Because folks know, particularly those in the disability community, trying to enter the entrepreneurial workforce is oftentimes our only way at making ends meet. Able bodied businesses, often, despite the ADA, don't make the necessary accommodations to support our sustainability in the workplace. This bill opens up doors for employment and entrepreneurship in the disability community by strengthening collaboration between small businesses, Small Business Administration, and the National Council on Disability.

Right now, unemployment rates for people with intellectual, physical, developmental disabilities remain alarmingly high at almost 80 percent, leaving far too many excluded from the workforce and living up to their potential. We know that by hiring individuals with disabilities, it is not just the right thing to do, it is also good for our economy. U.S. GDP would grow by \$25 billion if we close the employment gap between people with disabilities and people without.

Our full participation in the workplace strengthens our workforce overall and drives economic growth. We know this. This bill helps us identify barriers that employees and employers face while ensuring that people with disabilities have access to meaningful career opportunities. I am so proud to support this effort. It is extremely timely. And I look forward to seeing its positive impact all across our country.

Thank you. And I yield back.

Chairman WILLIAMS. The gentlelady yields back. Are there any other Members who wish to be recognized for a statement on the bill?

Mr. ALFORD. Mr. Chair.

Chairman WILLIAMS. Yes, sir.

Mr. ALFORD. I would like to be recognized to speak, please.

Chairman WILLIAMS. So moved, the gentlemen from Missouri.

Mr. ALFORD. Thank you, Mr. Chair. And thank you, Congressman Stauber, for your leadership on this very important issue. Individuals with disabilities, or as I like to call it, different abilities, often face additional barriers to traditional employment. This legislation seeks to help those Americans with different abilities by requiring the SBA and the National Council on Disability to enter into a memorandum of understanding to collaborate on employment and entrepreneurship opportunities for folks who are differently abled. I am proud to support this legislation to help ensure that all Americans, all Americans, can find dignity in the workplace.

Thank you. And I yield back.

Chairman WILLIAMS. The gentleman yields back. Are there any other Members who wish to be recognized for a statement on the bill? Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELÁZQUEZ. Thank you, Mr. Chairman. And I want for the record to show that Mr. McGarvey, who is the main sponsor of the bill, is not here because he is the Ranking Member on the Veterans' Subcommittee and he is attending a hearing.

Chairman WILLIAMS. So moved.

Ms. VELÁZQUEZ. I am pleased to support the legislation offered by Mr. McGarvey and Mr. Stauber, which will require the SBA to submit a comprehensive report to Congress on the challenges facing entrepreneurs with disabilities. There are 44 million people with disabilities in the United States.

While progress has been made to increase employment rates, disabled individuals lag behind people without disabilities. Only 23 percent participate in the labor force. Entrepreneurship can be a way to address employment gaps and provide a path to prosperity. It offers more flexibility, inclusion, and the ability to work remotely. In fact, 1.8 million small businesses are owned by people with disabilities.

I strongly support this bill, which will require SBA to conduct comprehensive study of the resources that are available to entrepreneurs with disabilities, examine their effectiveness, and determine what actions need to be taken to help support entrepreneurs with disabilities.

I yield back to you.

Chairman WILLIAMS. The gentlelady yields back and thank you for that. And I now recognize myself to speak in support of this legislation. H.R. 1621, the Entrepreneurs with Disabilities Reporting Act, will require SBA to issue a report to Congress on the challenges individuals with disabilities face when starting a business. It will also examine existing resources across the federal government that are tailored to help such individuals.

The Government Accountability Office estimates that dozens of programs across nine federal agencies support employment opportunities for individuals with disabilities. Unfortunately, federal agencies often fail to coordinate or collaborate on such programs to ensure that their efforts are efficient and not duplicative. This commonsense legislation requires the SBA carefully examine the fragmented system and do its part to consolidate and streamline efforts to help individuals with disabilities.

I thank, also, Representatives McGarvey and Stauber for introducing this legislation, and urge all our Members to vote yes. Does anyone wish to offer an amendment? There is an amendment at the desk. We will briefly pause. Well, okay. Seeing no amendments, the question is now in favor of reporting H.R. 1621 to the House.

All those in favor, say aye.

All those opposed, no.

In the opinion of the Chair, the ayes have it.

Mr. STAUBER. Mr. Chair.

Chairman WILLIAMS. Member is recognized.

Mr. STAUBER. Mr. Chair, may I request a recorded vote?

Chairman WILLIAMS. A recorded vote has been requested and all roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11, further proceedings on the bill are postponed.

H.R. 1634

The committee now moves to consideration of H.R. 1634, the ThinkDIFFERENTLY About Disability Employment Act, introduced by Representative Stauber and Simon. The bill is also co-sponsored by Representatives Alford and Pappas and the clerk will report the bill.

The CLERK. H.R. 1634, a bill to provide for—

Chairman WILLIAMS. Without objection, H.R. 1634 is considered and read and open for amendment. I now recognize the bill sponsor Mr. Stauber for a statement on the bill.

Mr. STAUBER. Thank you, Mr. Chair. I rise today to speak in favor of my bill, H.R. 1634, ThinkDIFFERENTLY About Disability Employment Act. As a father to a young man with down syndrome, I have seen firsthand the potential talent and determination individuals with disabilities bring to all of our communities. Yet far too often, they face unnecessary barriers to employment and entrepreneurship. These roadblocks do not just limit their opportunities. They deprive our economy of their incredible contributions.

The ThinkDIFFERENTLY About Disability Employment Act takes a critical step toward breaking down these barriers. This bill directs the Small Business Administration and the National Council on Disability to work together in providing resource and assistance for individuals with disabilities who want to start their own businesses or find meaningful employment. It also ensures that small businesses have the guidance they need to hire and support employees with disabilities.

I want to thank Representatives Simon, Alford, and Pappas for their support of this important legislation. This bill is not just about helping those with disabilities find jobs. It is about recognizing their strengths, expanding economic opportunities, and fostering a more inclusive workforce. Individuals with disabilities should never be overlooked. They should be empowered. I urge my colleagues to support this legislation so that every American, regardless of ability, has the opportunity to contribute, succeed, and thrive in our economy.

Mr. Chair, I yield back.

Chairman WILLIAMS. The gentlemen yields back. I now recognize Ms. Simon for a statement on the bill.

Ms. SIMON. Representative—Thank you, Mr. Chair. Representative Stauber, I want to thank you for your leadership and it has been a joy to watch you and your leadership putting folks with disabilities first and centering them, understanding that there are so few who are leading in that space. Thank you so much for your commitment not only to your son, but the disability community throughout the United States. We look to your leadership and I am certainly learning from your leadership and hope to partner with you on numerous efforts during our time here in Congress.

I won't repeat what I said earlier, but knowing that this committee is going to be standing front and center in this Congress, in the 119th Congress, advocating and ensuring that folks who want not a handout, but a hand up, that they get the resources that they so deserve. The innovation, the hard work ethic of members of the disability community throughout this country should be met with the resource to not only uplift them individually, but to uplift our communities.

I am so excited to be a co-sponsor on this bill and I look forward not only to this committee continuing to advocate for the needs and wellbeing for our disabled Americans, but showing the Congress at large how it is done. Thank you, Representative Stauber.

Thank you Ranking Member and Mr. Chair. And I will yield back.

Chairman WILLIAMS. Gentledady yields back. Are there any of the Members who wish to be recognized for a statement on the bill? Okay. Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you Mr. Stauber and Ms. Simon, for introducing this bill. And I just would like to remind you that when we conducted a hearing on this topic, I believe that that was one of the most moving experience that we all had with the witnesses that participated in the hearing that we conducted to discuss this, the disabilities, individuals with disabilities in this country. And to have the opportunity to listen to their stories was something that is lacking in the hearings that are conducted here. Because we need to put a face in order to understand the important role that we and this committee could play in improving people's lives.

So again, Mr. Stauber and Ms. Simon, thank you so much for this legislation. As I said before, there is only 23 percent of individuals with disabilities that participate in the workforce. So we need to do better. Despite having the skills and desire to work, individuals with disabilities face barriers to employment, including discrimination, lack of flexibility and transportation. Helping small firms hire people with disabilities can have a direct benefit on their company and in turn boost the overall economy.

Through this bipartisan legislation, SBA can collaborate with the National Council on Disability to help employers hire people with disabilities and provide much needed support to these entrepreneurs.

I am pleased to support this bill, but I will be remiss if I didn't mention that while we are working together to improve the lives of the disabled, President Trump is creating new barriers by terminating the diversity, equity, and inclusion policies which have been critical to leveling the playing field for individuals with disability.

I thank my colleagues for their support of this bill and I yield back.

Chairman WILLIAMS. The gentledady yields back and I thank you for that and now recognize myself to speak in support of this legislation. Individuals with disabilities are more likely to be self-employed. However, resources tailored to entrepreneurs with disabilities at the SBA are sorely lacking.

H.R. 1634, the ThinkDIFFERENTLY About Disability Employment Act will require the SBA to enter into a memorandum of understanding with the National Council on Disability and to collaborate on entrepreneurship and employment opportunities for individuals with disabilities. The National Council on Disabilities mission is to provide recommendations to those policymakers on issues protecting or impacting individuals with disabilities. By ensuring they coordinate with the SBA, Entrepreneurs with disabilities will have greater access to resources needed to achieve the American Dream.

I want to thank Representative Stauber for his commitment to ensuring Congress works to pave the way to success for entrepreneurs, employees with disabilities. And I also thank Ms. Simon for introducing this legislation. So, I urge all my colleagues to vote yes on this legislation. Does anyone wish to offer an amendment?

Seeing none, the question is now in favor of reporting H.R. 1634 to the House.

All those in favor, say aye.

All those opposed, no.

In the opinion of the Chair, the ayes have it.

Mr. STAUBER. Mr. Chair.

Chairman WILLIAMS. Recognized Member.

Mr. STAUBER. Mr. Chair, I request a recorded vote.

Chairman WILLIAMS. Recorded vote has been requested. A roll call vote is ordered, and pursuant to Committee Rule 13 in House Rule 11, further proceedings on the bill are postponed.

H.R. 1816

Committee now moves to consideration of H.R. 1816, the WOSB Accountability Act introduced by Ranking Member Velázquez and Mr. LaLota. The clerk will report the bill.

The CLERK. H.R. 1816 to establish requirements—

Chairman WILLIAMS. Without objection—

The CLERK.—relating—

Chairman WILLIAMS. Without objection, H.R. 1816 is considered as read and open for amendment. I now recognize the bill sponsor Ranking Member Velázquez for a statement on the bill.

Ms. VELÁZQUEZ. Thank you, Chairman Williams and Congressman LaLota for co-sponsoring this bill. Our committee has a bipartisan history of working together to strengthen and protect the SBA's contracting programs. This legislation continues that tradition. It will require federal agencies to only count contracts awarded to SBA 35 WOSB toward the 5 percent contracting goal.

We want to ensure that women-owned firms are who they say they are because that is who the program is designed for. We also want federal agencies to have confidence working with WOSBs knowing that SBA checked and verified them. The government-wide WOSB goal is not regularly met, but there are two other goals that are just important for women owned firms. First, each federal agency attempts to meet their own 5 percent goal. This help WOSBs with products or services unique to that agency's mission compete for their first contract. Once a WOSB sells their product to one federal agency, the company has met the government's requirements, and they can more easily sell those products to other agencies. This process assists in expanding their markets and diversifying their customer base.

Second, large prime contractors have to meet subcontracting goals. For many small businesses, subcontracting is how they get a foot in the door to the federal marketplace. Even then, the numbers show that women-owned small businesses are not seeing the contracting opportunities that should accompany their level of participation in the federal marketplace. Of the nearly \$31 billion awarded to women-owned small businesses in fiscal year 2023, less than \$2 billion was awarded in a way that only SBA 35 WOSBs could compete. This represents only 0.3 percent of all eligible contract dollars and shows the WOSBs are competing for and winning work against other small businesses and larger companies. The goals are not anti-competition, rather they foster and enhance it.

Mr. Chairman, I appreciate your willingness to work with us to provide sufficient time and to ensure WOSBs will not be penalized if SBA face delays.

Thank you and I yield back.

Chairman WILLIAMS. The gentlelady yields back. I now recognize Mr. LaLota for a statement on the bill.

Mr. LALOTA. Mr. Chairman, this bipartisan bill addresses two questions. One, should federal contracts meant for women-owned small businesses actually go to women owned small businesses? Or two, should contracts meant for women go to fraudsters, men, exploiting the system for financial gain? The answer is pretty obvious to us. The bipartisan group of members behind this effort want to guarantee that contracts meant to go to women actually go to women.

Right now, both certified and self-certified businesses count towards the government's WOSB contracting goals, creating a misleading representation of how many contracts actually go to legitimate women-owned firms. Unfortunately, this issue is not new. The SBA's inspector general has consistently warned that self-certification creates a risk for fraud. This was especially apparent with the SBA's COVID-19 lending programs where fraudulent self-certification led to billions of dollars in taxpayer losses.

That is why I'm proud to join with Ranking Member Velázquez, my colleague from across the aisle and fellow New Yorker in championing the Women-Owned Small Business Accountability Act. This legislation will phase out self-certification from government wide procurement goals, ensuring that only verified and certified women-owned businesses are counted towards federal contracting requirements. In doing so, we will prevent abuse and fraud in federal small business contracting goals, ensure contracts go to legitimate women-owned small businesses, and encourage more federal agencies to award contracts to fully certified women-owned businesses.

If we truly want to empower women in business, we need to make sure the system works for them, not against them. It is time to stop allowing fraudsters to steal opportunities meant for legitimate women entrepreneurs. I want to thank Chairman Williams and Ranking Member Velázquez for their bipartisan leadership on this very important issue that will ensure women-owned small businesses owners get the opportunities they deserve and the ones they have earned. I urge all of my colleagues to support this legislation and vote yes on the WOSB Accountability Act.

Thank you, Chairman. I yield.

Chairman WILLIAMS. The gentleman yields back. Are there any of the Members who wish to be recognized for a statement on this bill? Okay. I now recognize myself to speak in support of this legislation for five minutes.

H.R. 1816, the WOSB Accountability Act would remove self-certified firms from inclusion in the government wide women-owned small business procurement goals. This effectively eliminates the incentive to self-certify in order to utilize small business and the set aside contract competitions. And after years of hard work improving self-certification and other contracting goals, only two stat-

utory defined goals remain open to fraud. The women-owned small business and the small, disadvantaged business procurement goals.

There are ongoing conversations about how Congress can better align small business contracting to rely on merit-based opportunities while ensuring a resilient American industrial base. While those discussions continue to play out, we can still address avenues for fraudsters who take advantage of the system that is currently in place. And that is what we are doing here today. Cutting fraud in the current contract and operations defined in statute. Fraudsters shouldn't be taking advantage of existing programs while the government looks to ensure the future of small business procurement is based on merit.

It has been known for years that self-certification in any program presents clear pathway for fraud and abuse. And self-certification SBA's pandemic loans opened the door even more for fraudsters. However, because self-certification has been allowed for years in government contracting, the floodgates are even installed for WOSB and SDB procurement. And this allowed the Biden Administration to redistribute contracting priorities to SDP firms who simply self-certify themselves by checking the box online, prioritizing DEI agenda to the detriment of small businesses like those owned by self-service disabled veterans.

So I am proud of this committee's work to remove self-certification and other programs. Now it is time to do the same with WOSB and program to help ensure integrity across SBA programs, while we look to ensure no small business is limited in their ability to compete.

I urge all my colleagues to join me in supporting H.R. 1816 to address current fraud concerns and with the hope that we can find common ground to make meaningful merit-based improvements to federal procurement. Does anyone wish to offer an amendment? Seeing none, the question is now in favor of reporting H.R. 1816 to the House.

All those in favor, say aye.

All those opposed, no.

In the opinion of the Chair, the ayes have it.

Mr. LALOTA. Mr. Chairman.

Chairman WILLIAMS. Member recognized.

Mr. LALOTA. I request a recorded vote, sir.

Chairman WILLIAMS. A recorded vote has been requested and a roll call vote is ordered. Pursuant to Committee Rule 13 of House Rule 11, further proceedings on the bill are postponed.

H.R. 1804

Okay. The committee now moves to consideration of H.R. 1804, the 7(a) Loan Agent Oversight Act introduced by Representatives Meuser and McIver. The clerk will report the bill.

The CLERK. H.R. 1804, a bill to amend the Small Business Act—

Chairman WILLIAMS. Without objection, H.R. 1804 is considered read and open for amendment. I now recognize the bill sponsor Mr. Meuser for a statement on the bill.

Mr. MEUSER. Well, thank you very much, Mr. Chairman. As this committee has discussed extensively in recent months, it is imperative that the SBA has the oversight capabilities in place to re-

sponsibly manage its loan programs. The SBA inspector general has reported that nearly 15 percent of all 7(a) loans involved a loan agent. Unfortunately, the OIG has also reported within the last decade that there has been more than \$335 million in documented loan agent fraud.

My bill, H.R. 1804, 7(a) Loan Agent Oversight Act, will require the SBA's Office of Credit Risk Management to collect and report the number of fraudulent loans and a default rate on loans where a loan agent is involved in the transaction.

The SBA 7(a) loan program exists to assist American small businesses in obtaining affordable access to capital. Given this important mission, Congress and the SBA must conduct the appropriate level of oversight and ensure the program remains a successful public-private partnership.

I look forward to working with Administrator Loeffler to continue the 7(a) program's record of success. And I am pleased to see that her day-one priorities include restoring the prudent underwriting standards that existed in the program before the Biden administration removed them. Last Congress, this legislation passed that of the committee unanimously and I look forward to a similar result today.

Mr. Chairman, thank you and for bringing this bill forward. And I urge my colleagues to support its passage. I yield back.

Chairman WILLIAMS. The gentlemen yields back. I now recognize Ms. McIver for a statement on the bill.

Mrs. MCIVER. Thank you. I just want to start in joining my colleagues with offering sincere condolences to the Rep. Turner's family and his friends and to the people of Texas. Definitely a huge loss for this body.

Thank you, Chairman, and to my Ranking Member for having this markup today. I would like to speak in support of H.R. 1804, the 7(a) Loan Agent Oversight Act, which I co-lead with my colleague Congressman Meuser.

The Section 7(a) loan program is the Small Business Administration's flagship loan program, providing a critical financial lifeline for small businesses that struggle to secure traditional loans, with the SBA guaranteeing 50 to 90 percent of loan amounts to encourage private sector lending. While we must applaud the work done by the 7(a) program to expand access to capital for small businesses, we must, at the same time, work to ensure we keep a keen eye on how this program is administered to protect small businesses.

This issue is particularly important for the people of my district, the 10th District of the great state of New Jersey, where small businesses, especially those in underserved communities, rely on SBA loans to start and grow their enterprises. Without sufficient oversight, fraudulent or predatory loan agent practices can disproportionately harm minority-owned businesses, startups, and those already facing systematic barriers to access to capital.

As we conclude the bills to be considered during this markup, let us make sure to continue our efforts to foster a more secure lending environment for Americans—for America's small businesses, which serve as vital vehicles for economic prosperity and advancements for millions of hardworking Americans.

With that, I yield back.

Chairman WILLIAMS. The gentlelady yields back. Are there any other Members who wish to be recognized for a statement on the bill? Seeing none, I would like to recognize the Ranking Member to speak on the bill.

Ms. VELAZQUEZ. Thank you, Mr. Chairman. I want to start off by thanking the bill's co-sponsors, Mr. Meuser and Ms. McIver, for working in a bipartisan way on this legislation.

The 7(a) Loan Agent Oversight Act requires the Director of the Office of Credit Risk Management to submit annual reports to Congress assessing and analyzing the performance of 7(a) loans generated through loan agent activity. The report will also include an analysis, without naming individuals, of the risks created by individual agents responsible for generating at least 1 percent of the 7(a) portfolio.

Dating back to 1998, the SBA's Office of Inspector General has repeatedly identified the increased risk to the 7(a) portfolio created by loan agents as a top agency management challenge. Heeding the OIG's warning, the SBA has taken several steps over the years to identify and track loan agents. The SBA created and then enhanced its Fee Disclosure and Compensation Agreement, commonly known as Form 159, and required this form to be electronically submitted through the Capital Access Financial System. And I hope the form is updated before the bill moves to the floor.

According to an October 2023 OIG report, the SBA has made great progress in resolving its oversight of loan agents and therefore determined that this management challenge had been appropriately resolved and closed out the recommendation. Yet, because loan agent involvement in the 7(a) program is so significant and has been a long-standing concern for this committee, it is important for Congress to continue to have the oversight tools to monitor loan agent involvement in the Agency's flagship program.

I urge all Members to support the bill and I yield back, Mr. Chairman.

Chairman WILLIAMS. the gentlelady yields back. I now recognize myself to speak in support of this legislation. H.R. 1804, the 7(a) Loan Agent Oversight Act is an important piece of legislation that brings much-needed transparency to fraud in the flagship 7(a) loan program. Specifically, when third-party loan agents are involved in the lending process.

Loan agents play an essential role with SBA lending programs. They facilitate access to capital by connecting prospective borrowers with lenders offering SBA lending products. Despite risk and loss being reported at times as a result of loan agents, the ability for the SBA to track loan agent data accurately presents a challenge.

This commonsense legislation requires the Small Business Administration's Office of Credit Risk Management to submit an annual report containing specific information about 7(a) loans, including the number and dollar value of fraudulent loans associated with the loan agreements. And this is information the SBA already collects. And requiring annual reporting will bring about greater visibility.

In supporting President Trump's agenda to root out fraud and abuse, the bill is about providing accountability and protections for the American taxpayer in Main Street America which can be done immediately.

And I want to personally thank my colleague from Pennsylvania, Mr. Meuser for introducing this bill. It is a great bill. And I urge my colleagues to support H.R. 1804.

Does anyone wish to offer an amendment? All right. Seeing none, the question is now in favor of the report of H.R. 1804 as amended to the House.

All those in favor, say aye.

All those opposed, no.

In the opinion of the Chair, the ayes have it. H.R. 1804 is agreed to.

Mr. MEUSER. Mr. Chairman.

Chairman WILLIAMS. So moved. Yes.

Mr. MEUSER. Like to be recognized.

Chairman WILLIAMS. You are.

Mr. MEUSER. I would like to request a recorded vote.

Chairman WILLIAMS. Okay. Recorded vote has been requested and the roll call vote is ordered. Pursuant to Committee Rule 13 and House Rule 11, further proceedings on the bill are postponed.

Now, because we have several Members who would like to attend Mass at 11:00 a.m., we will recess until 11:45 a.m. We will provide instructions at that time on electronic voting at 11:45. So, if you could please be on time, that would be great. Committee stands in recess.

[Recess.]

Chairman WILLIAMS. Okay. The committee will now come to order. The committee will resume consideration of the bills which roll call votes were requested and postponed. We will start with H.R. 1642. The question now is on adopting H.R. 1642 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Okay. Are there any other Members who have not voted or wish to change their vote? Okay. If not, the clerk will close the vote. The clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. Okay. The motion is agreed to, and H.R. 1642 is adopted and will be reported favorably to the House.

All right, the question now is on adopting H.R. 789, and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote? Okay. If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. All right. The motion is agreed to, and H.R. 789 is adopted and will be reported favorably to the House. The question now is on adopting H.R. 787 as amended and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. All right. Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. All right, the motion is agreed to, and H.R. 787 is amended, and is adopted, and will be reported favorably to the House.

Question now is on adopting H.R. 1621 ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. Motions agreed to, and H.R. 1621 is adopted and will be reported favorably to the House.

The question now is on adopting H.R. 1634 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any of the Members who have not voted or wish to change their vote? If not, the clerk will close the vote and will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to, and H.R. 1634 is adopted and will be reported favorably to the House.

The question now is on adopting H.R. 1816 and ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. The motion is agreed to, and H.R. 1816 is adopted and will be reported favorably to the House.

The question now is adopting H.R. 1804 in ordering it favorably to the House. The clerk will open the vote.

[The vote was taken.]

Chairman WILLIAMS. Are there any other Members who have not voted or wish to change their vote? If not, the clerk will close the vote and the clerk will report.

The CLERK. Mr. Chairman, on this vote, the ayes are 25 and the noes are 0.

Chairman WILLIAMS. H.R. 1804 is adopted. The motion is agreed to and will be reported favorably to the House.

Now, without objection, the committee staff is authorized to make technical and conforming changes. And Members have two business days to file additional supplemental dissenting and minority views. I want to thank all of you for being here today. This was certainly a bipartisan effort and it shows it can be done. And if

there is no further business, this concludes today's markup. Without objection, the committee stands adjourned.

[Whereupon, at 12:03 p.m., the committee was adjourned.]

APPENDIX

I

119TH CONGRESS
1ST SESSION**H. R. 1642**

To amend the Small Business Act to include requirements relating to graduates of career and technical education programs for small business development centers and women’s business centers, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 26, 2025

Mr. WILLIAMS of Texas (for himself, Mr. OLSZEWSKI, Mr. BRESNAHAN, Mr. TRAN, and Mr. WIED) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To amend the Small Business Act to include requirements relating to graduates of career and technical education programs for small business development centers and women’s business centers, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Connecting Small
5 Businesses with Career and Technical Education Grad-
6 uates Act of 2025”.

1 SEC. 2. INCLUSION OF CAREER AND TECHNICAL EDU-
2 CATION.

3 (a) DEFINITION.—Section 3 of the Small Business
4 Act (15 U.S.C. 632) is amended by adding at the end the
5 following new subsection:

6 “(gg) CAREER AND TECHNICAL EDUCATION.—The
7 term ‘career and technical education’ has the meaning
8 given the term in section 3 of the Carl D. Perkins Career
9 and Technical Education Act of 2006 (20 U.S.C. 2302).”.

10 (b) SMALL BUSINESS DEVELOPMENT CENTERS.—
11 Section 21(c)(3) of the Small Business Act (15 U.S.C.
12 648(c)(1)) is amended—

13 (1) in subparagraph (T), by striking “and” at
14 the end;

15 (2) in clause (v) of the first subparagraph (U)
16 (relating to succession planning), by striking the pe-
17 riod at the end and inserting a semicolon;

18 (3) in second subparagraph (U) (relating to
19 training on domestic and international intellectual
20 property protections)—

21 (A) in clause (ii)(II), by striking the period
22 at the end and inserting a semicolon; and

23 (B) by redesignating such subparagraph as
24 subparagraph (V); and

25 (4) by adding at the end the following new sub-
26 paragraphs:

1 “(W) providing educational information to
2 small businesses on—

3 “(i) hiring graduates from career and
4 technical education programs; and

5 “(ii) career and technical education
6 programs relevant to such businesses, in-
7 cluding how to use such programs to sat-
8 isfy hiring needs of such businesses;

9 “(X) providing information to career and
10 technical education programs about how stu-
11 dents and graduates of such programs can ac-
12 cess resources and services of small business de-
13 velopment centers to start and expand a small
14 business concern; and

15 “(Y) as appropriate, connecting small busi-
16 nesses with career and technical education pro-
17 grams to assist students and graduates of such
18 programs with identifying career opportuni-
19 ties.”.

20 (c) WOMEN’S BUSINESS CENTERS.—Section 29(b) of
21 the Small Business Act (15 U.S.C. 656(b)) is amended—

22 (1) in paragraph (2), by striking “and” at the
23 end;

24 (2) in paragraph (3), by striking the period at
25 the end and inserting a semicolon; and

1 (3) by adding at the end the following new
2 paragraphs:

3 “(4) providing educational information to small
4 business concerns owned and controlled by women
5 on—

6 “(A) hiring graduates from career and
7 technical education programs; and

8 “(B) career and technical education pro-
9 grams relevant to such concerns, including how
10 to use such programs to satisfy hiring needs of
11 such concerns;

12 “(5) providing information to career and tech-
13 nical education programs about how students and
14 graduates of such programs can access resources
15 and services of women’s business centers to start
16 and expand a small business concern; and

17 “(6) as appropriate, connecting small business
18 concerns owned and controlled by women with career
19 and technical education programs to assist students
20 and graduates of such programs with identifying ca-
21 reer opportunities.”.

□

119TH CONGRESS
1ST SESSION

H. R. 789

To require the Administrator of the Small Business Administration to issue rules for cancelled covered solicitations, to amend the Small Business Act to provide assistance to small business concerns relating to certain cancelled solicitations, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 28, 2025

Mr. LATIMER (for himself, Mr. ALFORD, and Mr. MFUME) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To require the Administrator of the Small Business Administration to issue rules for cancelled covered solicitations, to amend the Small Business Act to provide assistance to small business concerns relating to certain cancelled solicitations, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the “Transparency and Pre-
5 dictability in Small Business Opportunities Act”.

1 SEC. 2. SMALL BUSINESS ADMINISTRATION RULES FOR
2 CANCELLED COVERED SOLICITATIONS.

3 (a) IN GENERAL.—Not later than 180 days after the
4 date of the enactment of this Act, the Administrator of
5 the Small Business Administration shall issue rules as fol-
6 lows:

7 (1) Requiring disclosure of information about a
8 covered solicitation that was issued and cancelled
9 that includes the following:

10 (A) A justification for the cancellation of
11 such covered solicitation.

12 (B) Available information about any plans
13 to reissue such covered solicitation and any as-
14 sociated timeframes for such reissuance.

15 (C) Available information about any plans
16 to include the requirements of such covered so-
17 licitation in another contract or task order of
18 the Federal agency.

19 (2) With respect to a cancelled covered sollicita-
20 tion which the Federal agency does not intend to re-
21 issue, establishing procedures for the referral of a
22 small business concern (as defined under section 3
23 of the Small Business Act (15 U.S.C. 632)) that
24 prepared a bid for such covered solicitation to the
25 Director of Small and Disadvantaged Business Utili-
26 zation (as defined in section 15(k) of such Act (15

1 U.S.C. 644(k)) of the Federal agency for assistance
2 in identifying similar contracting opportunities.

3 (b) PUBLICATION.—The information required under
4 subsection (a) shall be made publicly accessible on the sin-
5 gle, Government-wide point of entry described under sec-
6 tion 1708 of title 41, United States Code.

7 (c) COVERED SOLICITATION DEFINED.—The term
8 “covered solicitation” means a solicitation of a Federal
9 agency for a procurement for which two or more small
10 business concerns were eligible to submit a bid.

11 SEC. 3. DUTIES FOR DIRECTORS OF OFFICES OF SMALL
12 AND DISADVANTAGED BUSINESS UTILIZA-
13 TION RELATING TO CERTAIN CANCELLED SO-
14 LICITATIONS.

15 Section 15(k) of the Small Business Act (15 U.S.C.
16 644(k)) is amended—

17 (1) in paragraph (21), by striking the period at
18 the end and inserting “; and”; and

19 (2) by adding at the end the following new
20 paragraph:

21 “(22) shall, when notified by a small business
22 concern that a Federal agency cancelled a solicita-
23 tion for which such concern prepared a bid and such
24 Federal agency does not intend to reissue such solici-

1 itation, assist such concern with identifying similar
2 contracting opportunities.”.

3 SEC. 4. COMPLIANCE WITH CUTGO.

4 No additional amounts are authorized to be appro-
5 priated to carry out this Act or the amendments made
6 by this Act.

□

119TH CONGRESS
1ST SESSION

H. R. 787

To require plain language and the inclusion of key words in covered notices that are clear, concise, and accessible to small business concerns, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 28, 2025

Mr. LALOTA (for himself, Mr. TRAN, and Mr. THANEDAR) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To require plain language and the inclusion of key words in covered notices that are clear, concise, and accessible to small business concerns, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the “Plain Language in
5 Contracting Act”.

6 SEC. 2. ACCESSIBILITY AND CLARITY IN COVERED NOTICES
7 FOR SMALL BUSINESS CONCERNS.

8 (a) IN GENERAL.—Each covered notice shall be writ-
9 ten—

1 (1) in a manner that is clear, concise, and ac-
2 cessible to a small business concern; and

3 (2) in a manner consistent, to the extent prac-
4 ticable, with the Federal plain language guidelines
5 established pursuant to the Plain Writing Act of
6 2010 (5 U.S.C. 301 note).

7 (b) INCLUSION OF KEY WORDS IN COVERED NO-
8 TICES.—Each covered notice shall, to the maximum extent
9 practicable, include key words in the description of the
10 covered notice such that a small business concern seeking
11 contract opportunities using the single Government-wide
12 point of entry described under section 1708 of title 41,
13 United States Code, can easily identify and understand
14 such covered notice.

15 (c) RULEMAKING.—Not later than 90 days after the
16 date of the enactment of this Act, the Administrator of
17 the Small Business Administration shall issue rules to
18 carry out this section.

19 (d) DEFINITIONS.—In this section:

20 (1) COVERED NOTICE.—The term “covered no-
21 tice” means a notice pertaining to small business
22 concerns published by a Federal agency on the sin-
23 gle Government-wide point of entry described under
24 section 1708 of title 41, United States Code.

1 (2) SMALL BUSINESS ACT DEFINITIONS.—The
2 terms “Federal agency” and “small business con-
3 cern” have the meanings given those terms, respec-
4 tively, in section 3 of the Small Business Act (15
5 U.S.C. 632).

6 SEC. 3. COMPLIANCE WITH CUTGO.

7 No additional amounts are authorized to be appro-
8 priated to carry out this Act or the amendments made
9 by this Act.

□

119TH CONGRESS
1ST SESSION

H. R. 1621

To require the Administrator of the Small Business Administration to submit to Congress a report on the entrepreneurial challenges facing entrepreneurs with a disability, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 26, 2025

Mr. MCGARVEY (for himself and Mr. STAUBER) introduced the following bill;
which was referred to the Committee on Small Business

A BILL

To require the Administrator of the Small Business Administration to submit to Congress a report on the entrepreneurial challenges facing entrepreneurs with a disability, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the “Entrepreneurs with
5 Disabilities Reporting Act of 2025”.

1 SEC. 2. REPORT ON ENTREPRENEURSHIP CHALLENGES OF
2 ENTREPRENEURS WITH DISABILITIES.

3 (a) IN GENERAL.—Not later than 180 days after the
4 date of the enactment of this Act, the Administrator of
5 the Small Business Administration shall submit to Con-
6 gress a report on the challenges that entrepreneurs with
7 a disability encounter with starting and operating a busi-
8 ness, including—

9 (1) an assessment of the challenges and needs
10 of entrepreneurs with a disability;

11 (2) a description of the resources and support
12 that the Administrator provides to entrepreneurs
13 with a disability;

14 (3) a description of outreach to entrepreneurs
15 with a disability by the Administrator, including by
16 district and regional offices of the Small Business
17 Administration, small business development centers
18 (as defined in section 3(t) of the Small Business Act
19 (15 U.S.C. 632(t))), and women’s business centers
20 (as described under section 29(a) of such Act (15
21 U.S.C. 656(a)));

22 (4) a description of any joint efforts between of-
23 fices of the Small Business Administration or the
24 Small Business Administration and other Federal
25 agencies to advance the goal of supporting the eco-
26 nomic success of entrepreneurs with a disability;

1 (5) any deficiencies in the resources and sup-
2 port described under paragraph (2);

3 (6) a description of the use of, and access to,
4 resources of the Administration by entrepreneurs
5 with a disability; and

6 (7) any recommendations for legislative actions
7 that are necessary to address the challenges or needs
8 of entrepreneurs with a disability that are identified
9 in the report.

10 (b) COMPLIANCE WITH CUTGO.—No additional
11 amounts are authorized to be appropriated to carry out
12 this Act.

□

119TH CONGRESS
1ST SESSION

H. R. 1634

To provide for a memorandum of understanding between the Small Business Administration and the National Council on Disability to increase employment opportunities for individuals with disabilities, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 26, 2025

Mr. STAUBER (for himself, Ms. SIMON, Mr. ALFORD, and Mr. PAPPAS) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To provide for a memorandum of understanding between the Small Business Administration and the National Council on Disability to increase employment opportunities for individuals with disabilities, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the
5 “ThinkDIFFERENTLY About Disability Employment
6 Act”.

1 SEC. 2. MEMORANDUM OF UNDERSTANDING TO INCREASE
2 EMPLOYMENT OPPORTUNITIES FOR INDIVID-
3 UALS WITH DISABILITIES.

4 (a) IN GENERAL.—The Administrator of the Small
5 Business Administration, in consultation with the Chair
6 of the National Council on Disability, shall—

7 (1) provide assistance to individuals with dis-
8 abilities who desire to become entrepreneurs or to be
9 self-employed;

10 (2) help individuals with disabilities find em-
11 ployment at small business concerns (as defined
12 under section 3 of the Small Business Act (15
13 U.S.C. 632));

14 (3) assist small business concerns with hiring
15 individuals with disabilities and with accessibility
16 issues applicable to individuals with disabilities.

17 (b) MEMORANDUM OF UNDERSTANDING OR AGREE-
18 MENT.—The Administrator, in consultation with the
19 Chair, shall carry out and coordinate the activities de-
20 scribed in subsection (a) by entering into one or more
21 memoranda of understanding or other appropriate agree-
22 ments.

23 (c) OUTREACH AND EDUCATION.—In carrying out
24 the activities described in subsection (a), the Adminis-
25 trator, in consultation with the Chair, shall conduct out-
26 reach and education about such activities.

1 (d) REPORT.—Not later than two years after the date
2 of the enactment of this Act, the Administrator, in con-
3 sultation with the Chair, shall submit to Congress a report
4 on activities carried out pursuant to any memorandum or
5 agreement described in subsection (b) that includes the
6 following:

7 (1) A description of how the Administrator, in
8 consultation with the Chair, carried out such activi-
9 ties.

10 (2) An analysis of opportunities to expand the
11 technical capabilities of the Small Business Adminis-
12 tration in carrying out such activities.

13 (3) A description of achievements under any
14 such memorandum or agreement.

15 (4) A description of the plans of the Adminis-
16 trator, in consultation with the Chair, to continue
17 activities to expand employment opportunities for in-
18 dividuals with disabilities.

19 **SEC. 3. COMPLIANCE WITH CUTGO.**

20 No additional amounts are authorized to be appro-
21 priated to carry out this Act or the amendments made
22 by this Act.

□

119TH CONGRESS
1ST SESSION

H. R. 1816

To establish requirements relating to certification of small business concerns owned and controlled by women for certain purposes, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 3, 2025

Ms. VELÁZQUEZ (for herself and Mr. LALOTA) introduced the following bill;
which was referred to the Committee on Small Business

A BILL

To establish requirements relating to certification of small business concerns owned and controlled by women for certain purposes, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 SECTION 1. SHORT TITLE.

4 This Act may be cited as the “WOSB Accountability
5 Act”.

6 SEC. 2. EXCLUSION OF SELF-CERTIFIED SMALL BUSINESS
7 CONCERNS OWNED AND CONTROLLED BY
8 WOMEN FROM GOALS.

9 (a) EXCLUSION OF SELF-CERTIFIED WOSBs FROM
10 GOVERNMENTWIDE AND AGENCY GOALS.—

1 (1) IN GENERAL.—Section 15(g) of the Small
2 Business Act (15 U.S.C. 644(g)) is amended by add-
3 ing at the end the following new paragraph:

4 “(4) EXCLUSION OF SELF-CERTIFIED WOSBS
5 FROM GOALS.—Only small business concerns owned
6 and controlled by women that have been certified
7 under section 8(m)(2)(E) shall be included in calcu-
8 lating the goals established—

9 “(A) under paragraph (1)(A)(v); and

10 “(B) by the head of a Federal agency for
11 small business concerns owned and controlled
12 by women under paragraph (2).”.

13 (2) EFFECTIVE DATE.—The amendments made
14 by paragraph (1) shall take effect on the first day
15 after the end of the second fiscal year beginning
16 after the Administrator issues the regulations re-
17 quired under subsection (b)(2).

18 (b) REQUIREMENTS RELATING TO SELF-CERTIFIED
19 WOSBS.—

20 (1) INCLUSION OF CERTAIN SELF-CERTIFIED
21 WOSBS IN GOALS.—

22 (A) IN GENERAL.—Notwithstanding any
23 other provision of law, a small business concern
24 described in subparagraph (B) shall be deemed
25 to have been certified by the Administrator or

1 a national certifying entity approved by the Ad-
2 ministrator under section 8(m) of the Small
3 Business Act (15 U.S.C. 637(m)) as a small
4 business concern owned and controlled by
5 women under paragraph (2)(E) of such section
6 (15 U.S.C. 637(m)(2)(E)) for the purposes of
7 calculating the goals described in paragraph (4)
8 of section 15(g) of the such Act (as added by
9 subsection (a) of this Act) until the Adminis-
10 trator or such a national certifying entity make
11 a determination with respect to the certification
12 of such concern.

13 (B) SMALL BUSINESS CONCERNS DE-
14 SCRIBED.—A small business concern described
15 in this subparagraph is a small business con-
16 cern—

17 (i) that is self-certified as a small
18 business concern owned and controlled by
19 women as of the date on which the amend-
20 ments made by subsection (a) take effect;

21 (ii) that files a certification applica-
22 tion with the Administrator or a national
23 certifying entity approved by the Adminis-
24 trator under section 8(m) of the Small

1 Business Act (15 U.S.C. 637(m)) prior to
2 such date; and

3 (iii) for which the Administrator or
4 such a national certifying entity does not
5 make a determination prior to such date
6 regarding certification pursuant to such
7 certification application.

8 (2) RULEMAKING.—Not later than one year
9 after the date of the enactment of this Act, the Ad-
10 ministrator shall issue regulations carrying out this
11 section.

12 (c) QUARTERLY BRIEFINGS REQUIRED.—Not later
13 than 60 days after the date of the enactment of this Act
14 and on a quarterly basis thereafter until the date specified
15 in subsection (b), the Administrator shall provide to the
16 Committee on Small Business of the House of Representa-
17 tives and the Committee Small Business and Entrepre-
18 neurship of the Senate a briefing on the implementation
19 of the requirements of this section. Such briefings shall
20 include—

21 (1) the total number of small business concerns
22 expected to seek certification as a small business
23 concern owned and controlled by women;

24 (2) the number of applications for certification
25 pending with the Administrator or a national certi-

1 fying entity approved by the Administrator under
2 section 8(m) of the Small Business Act during the
3 period covered by the briefing;

4 (3) the total number of applications approved
5 by the Administrator or such a national certifying
6 entity since the date of the enactment of this Act;

7 (4) the timelines associated with processing
8 such applications by the Administrator or such a na-
9 tional certifying entity between submission and ap-
10 proval;

11 (5) the administrative costs to the Administra-
12 tion to make determinations on such applications
13 and the estimated cost to such applicant to seek cer-
14 tification from a national certifying entity;

15 (6) a discussion of the Administrator’s current
16 and future outreach efforts to small business con-
17 cerns owned and controlled by women and to Fed-
18 eral agencies on the requirements of this Act; and

19 (7) recommendations for additional legislative
20 authority or resources required to fully implement
21 the requirements of this Act.

22 (d) DEFINITIONS.—In this section:

23 (1) ADMINISTRATION.—The term “Administra-
24 tion” means the Small Business Administration.

1 (2) ADMINISTRATOR.—The term “Adminis-
2 trator” means the Administrator of the Small Busi-
3 ness Administration.

4 (3) SMALL BUSINESS CONCERN.—The term
5 “small business concern” has the meaning given
6 under section 3 of the Small Business Act (15
7 U.S.C. 632).

8 (4) SMALL BUSINESS CONCERN OWNED AND
9 CONTROLLED BY WOMEN.—The term “small busi-
10 ness concern owned and controlled by women” has
11 the meaning given the term in section 8(m) of the
12 Small Business Act (15 U.S.C. 637(m)).

13 (e) COMPLIANCE WITH CUTGO.—No additional
14 amounts are authorized to be appropriated to carry out
15 this Act or the amendments made by this Act.

□

119TH CONGRESS
1ST SESSION

H. R. 1804

To amend the Small Business Act to require a report on 7(a) agents, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 3, 2025

Mr. MEUSER (for himself and Mrs. McIVER) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To amend the Small Business Act to require a report on 7(a) agents, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “7(a) Loan Agent Over-
5 sight Act”.

6 **SEC. 2. REPORT ON 7(a) AGENTS.**

7 Section 47 of the Small Business Act (15 U.S.C.
8 657t) is amended by adding at the end the following new
9 subsection:

10 “(j) ANNUAL REPORT.—

1 “(1) IN GENERAL.—The Director shall submit
2 to Congress, in addition to the report required under
3 subsection (h)(2), an annual report including, for
4 the calendar year covered by the report—

5 “(A) the number of 7(a) agents assisting
6 applicants for loans under section 7(a),
7 disaggregated by the type of 7(a) agents con-
8 sistent with information reported on the Fee
9 Disclosure and Compensation Agreement, or
10 any subsequent agreement forms that collect
11 such information;

12 “(B) the number of fraudulent loans made
13 for which an applicant used services of a 7(a)
14 agent;

15 “(C) the purchase rate by the Adminis-
16 trator of loans for which an applicant used
17 services of a 7(a) agent;

18 “(D) the number and aggregate dollar
19 value of referral fees paid to 7(a) agents,
20 disaggregated by whether the applicant or 7(a)
21 lender paid such fees;

22 “(E) without identifying individual 7(a)
23 agents by name, a consolidated analysis of the
24 risk created by the individual 7(a) agents re-
25 sponsible for not less than 1 percent of—

1 “(i) the dollar value of loans made
2 with the assistance of 7(a) agents; and

3 “(ii) the number of loans made with
4 the assistance of 7(a) agents;

5 “(F) an analysis of interest rates on loans
6 for which an applicant or 7(a) lender used serv-
7 ices of an agent; and

8 “(G) a description of how the Adminis-
9 trator communicates with 7(a) agents.

10 “(2) DEFINITIONS.—In this subsection:

11 “(A) 7(A) AGENT.—The term ‘7(a) agent’
12 means a person who provides covered services
13 on behalf of a lender or applicant.

14 “(B) COVERED SERVICES.—The term ‘cov-
15 ered services’ means—

16 “(i) assistance with completing an ap-
17 plication for a loan under section 7(a) (in-
18 cluding preparing a business plan, cash
19 flow projections, financial statements, and
20 related documents); or

21 “(ii) consulting, broker, or referral
22 services with respect to a loan under sec-
23 tion 7(a).”.

□

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 787
OFFERED BY M. ■■■■■■

Strike all after the enacting clause and insert the following:

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Plain Language in
3 Contracting Act”.

4 **SEC. 2. ACCESSIBILITY AND CLARITY IN COVERED NOTICES**
5 **FOR SMALL BUSINESS CONCERNS.**

6 (a) **IN GENERAL.**—Each covered notice shall be writ-
7 ten in a manner—

8 (1) such that a small business concern can eas-
9 ily understand the intent of the covered notice; and

10 (2) that—

11 (A) is clear, concise, and well-organized;

12 and

13 (B) to the maximum extent practicable,
14 follows other best practices appropriate to the
15 subject or field of the covered notice and the in-
16 tended audience of the covered notice.

17 (b) **INCLUSION OF KEY WORDS IN COVERED NO-**
18 **TICES.**—Each covered notice shall, to the maximum extent

1 practicable, include key words in the description of the
2 covered notice such that a small business concern seeking
3 contract opportunities using the single Government-wide
4 point of entry described under section 1708 of title 41,
5 United States Code, can easily identify and understand
6 such covered notice.

7 (c) RULEMAKING.—Not later than 90 days after the
8 date of the enactment of this Act, the Administrator of
9 the Small Business Administration shall issue rules to
10 carry out this section.

11 (d) DEFINITIONS.—In this section:

12 (1) COVERED NOTICE.—The term “covered no-
13 tice” means a notice pertaining to small business
14 concerns published by a Federal agency on the sin-
15 gle Government-wide point of entry described under
16 section 1708 of title 41, United States Code.

17 (2) SMALL BUSINESS ACT DEFINITIONS.—The
18 terms “Federal agency” and “small business con-
19 cern” have the meanings given those terms, respec-
20 tively, in section 3 of the Small Business Act (15
21 U.S.C. 632).

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3

1 SEC. 3. COMPLIANCE WITH CUTGO.

2 No additional amounts are authorized to be appro-
3 priated to carry out this Act or the amendments made
4 by this Act.

○



March 3, 2025

The Honorable Roger Williams
Chair
House Committee on Small Business
2361 Rayburn House Office Building
Washington, D.C. 20515

The Honorable Nydia Velázquez
Ranking Member
House Committee on Small Business
2069 Rayburn House Office Building
Washington, D.C. 20515

Dear Chair Williams and Ranking Member Velázquez,

The Women's Procurement Circle (WPC) expresses our strong support for the *WOSB Accountability Act*. This common-sense legislation will strengthen the Women-Owned Small Business (WOSB) Federal Contracting Program by requiring the Small Business Administration (SBA) to count only contract awards to certified WOSBs in the SBA Small Business Procurement Scorecard, removing the incentive to self-certify as a WOSB. The bill brings additional transparency and accountability to the program, which is key as inefficiencies in certification and program implementation have prevented it from reaching its full potential. Our membership of successful WOSB federal contractors believes this legislation will strengthen the WOSB program, giving contracting officers and government buyers an incentive to use the WOSB program as Congress intended.

The government established a 5% goal for WOSB participation in federal contracts in 1994 as part of the Federal Acquisition Streamlining Act. While the SBA's annual scorecard reports the government nearly reaches this goal year after year, this is not due to billions of dollars going through the WOSB program. Rather, these numbers reflect contract awards to any company that claims it is woman-owned by self-certifying through the government's database of federal contractors, the System for Award Management (SAM).

The SBA's Small Business Data HUB tells a different story with respect to contract awards to women-owned companies. In FY2023, the SBA's Governmentwide Scorecard for 2023 reported that \$30.9 billion (4.91%) was directed to WOSBs, while the SBA's Small Business Dashboard revealed that only \$1.833 billion was allocated to WOSBs (including EDWOSBs) under the set-aside type.¹

¹ Analysis of <https://datahub.certify.sba.gov> by The Pulse™



According to the Office of Advocacy, women own more than 12 million businesses and employ over 10.7 million workers. These businesses are a driving force in the American economy, and an important component of the U.S. small business industrial base. Despite their impact, WOSBs remain underrepresented in federal contracting, limiting their ability to compete and grow.

Although SBA implemented the WOSB Federal Contract program in 2011, it has yet to be widely utilized by the federal government's contracting workforce. It is important to note that contract awards through the program are limited to industry codes (NAICS) that show underrepresentation in awards to women-owned companies – maintaining the integrity of the program. Inefficiencies in certification and program implementation have prevented this program from reaching its full potential. We urge the Committee to pass this bill swiftly and stand ready to support this effort in any way possible. Supporting WOSBs is not a partisan issue, it is an investment in America's small business economy. Federal contracts strengthen the entire industrial base, promote competition, and drive innovation – benefiting both businesses and taxpayers alike.

Thank you for your leadership in championing policies that promote small business growth, fairness in federal contracting for all, and a more competitive economy.

Sincerely,

Women's Procurement Circle



March 3, 2025

The Honorable Roger Williams
Chairman
House Small Business Committee
Washington, D.C.

The Honorable Nydia Velazquez
Ranking Member
House Small Business Committee
Washington, D.C.

Dear Chairman Williams, Ranking Member Velazquez, and members of the House Small Business Committee,

On behalf of Women Impacting Public Policy (WIPP), we write in strong support of the WOSB Accountability Act. This critical legislation advances the participation of women-owned small businesses (WOSBs) in the federal marketplace, helping to ensure that women entrepreneurs have fair access to government contracting opportunities.

For decades, WIPP has championed policies that remove barriers for women entrepreneurs and strengthen WOSBs' ability to compete for federal contracts. The federal government has long set a goal of awarding at least 5% of its contracting dollars to WOSBs. However, despite recent progress, this goal has only been met twice in nearly 30 years (2015, 2019). Achieving and maintaining this target is essential to creating a stronger procurement process and fostering economic growth driven by women-owned businesses.

Importantly, the contracts awarded to WOSBs have not been the result of set-asides but of women competing and winning in the federal marketplace. Women entrepreneurs continue to demonstrate their ability to provide high-quality products and services to the government, yet systemic barriers remain. This bill would ensure that more WOSBs have access to contracting opportunities, resources, and training needed to expand their businesses and contribute meaningfully to our economy.

The WOSB Accountability Act represents a necessary step toward closing the opportunity gap for WOSBs and will empower more women to enter and succeed in federal contracting.

We urge you to support this bill and ensure that women entrepreneurs are fully included in federal procurement opportunities.

Thank you for your leadership and commitment to fostering opportunities for women-owned businesses to thrive. We look forward to working with you to advance policies that support women-owned businesses and drive economic growth.

Sincerely,

Angela Dingle
President and CEO
Women Impacting Public Policy

Cc: members of the House Small Business Committee



Women Construction Owners & Executives, USA

March 5, 2025

The Honorable Nydia Velázquez
 Ranking Member, Small Business Committee
 U.S. House of Representatives
 Washington, DC 20515

Dear Ranking Member Velázquez:

On behalf of Women Construction Owners and Executives, celebrating its 40th Anniversary and Women in Construction Week, we write in support of a bill sponsored by you and passed by the House Small Businesses Committee, The WOSB Accountability Act. Importantly, this bill requires that only contracts awarded to women-owned small businesses that have been certified by the Small Business Administration (SBA) are included when calculating whether a federal agency has met its annual contracting goals. WCOE applauds you for your continuing leadership in ensuring federal contracts under the Women-Owned Small Business (WOSB) program are, in fact, awarded to bona fide women-owned firms. We appreciate the support and work of Chairman Williams, Rep. LaLota and the committee members to send this important bill to the floor of the House.

The Small Business Administration (SBA) Procurement Scorecard is intended to be a critical evaluation tool to gauge federal agencies' success meeting small business contracting goals, in general, and in the Women-Owned Small Business program, specifically. The annual Scorecard influences agency performance and has consequences for women-owned construction firms participating in the federal marketplace. A loophole in the law allows contractors and agencies to count WOSBs that are not certified by the SBA certification program to count toward their WOSB goals. This bill will ensure the program is assisting and empowering women-owned firm as intended. The goals have incentivized more women-owned firms to work with the federal government and contributed to their success when winning awards at the prime and subcontracting level.

WCOE has worked for years to support fair procurement processes under the WOSB program. The previous self-certification process led to uncertainty and fraud, benefiting those not genuinely women-owned. The WOSB Accountability Act will help ensure the government is counting true women-owned firms who are competing and winning contracts. It's time to further these goals.

Sincerely,

Elisabeth DeCoursey
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 President, Kansas City Engineering and Testing
 1141 Southwest Blvd.
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 WCOE Legislative Committee Chair
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 825 W. 14th Street
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cc: **Small Business Committee Chair Williams**
Members of Small Business Committee

www.wcoeusa.org

Dana Thompson
 Washington Representative
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MARK ALFORD
4th District, Missouri

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Congress of the United States
House of Representatives
Washington, DC 20515-2504
March 7, 2025

Chairman Roger Williams
House Committee on Small Business
2359 Rayburn House Office Building

Dear Chairman Williams,

On Wednesday, March 5, 2025, the House Committee on Small Business held a markup of various measures. I spoke in support of H.R. 1621, the Entrepreneurs with Disabilities Reporting Act of 2025 instead of H.R. 1634, the ThinkDIFFERENTLY About Disability Employment Act of 2025.

I would like the record to reflect my remarks are in favor of H.R. 1634 the ThinkDIFFERENTLY About Disability Employment Act of 2025.

Sincerely,



Mark Alford
Member of Congress

