

Florida (Mr. BEAN) for their partnership on this important, bipartisan legislation. I also thank Chairman WILLIAMS and Ranking Member VELÁZQUEZ for their support of this bill.

I urge my colleagues to vote “yes” on this legislation.

Ms. VELÁZQUEZ. Mr. Speaker, I yield 2 minutes to the gentleman from Maryland (Mr. OLSZEWSKI).

Mr. OLSZEWSKI. Mr. Speaker, I thank the gentlewoman for yielding me time. I also thank Chairman WILLIAMS and my colleagues who are leading on this important legislation.

I rise in support of the bipartisan Rural Small Business Resilience Act.

My home in Maryland’s Second Congressional District is home to nearly 640,000 small businesses, many of which are in rural communities, all with unique needs and challenges.

I support this bill because it will help ensure small businesses in rural communities receive the resources they need and the support they need to recover during times of crisis by requiring targeted outreach and marketing materials and requiring a deadline to get it done.

Small businesses are the heart of our economy. That is especially true in our rural communities. However, we know that small businesses in rural America often face unique challenges that are often overlooked, especially when it comes to disaster relief programs.

It is simple. We need to make sure that small rural businesses aren’t left behind when disasters from pandemics to hurricanes and everything in between strike.

As a county executive, I witnessed firsthand the severe financial pressures caused by the COVID-19 pandemic which devastated many small businesses.

I saw how rural communities in particular often struggle with limited resources, reduced access to broadband and cellular services, and longer response times when disaster relief is needed.

This bill will help break down those barriers and ensure that rural businessowners are aware of and can effectively access available resources.

I urge my colleagues on both sides to vote “yes” and show rural America and our Nation’s employers that we are committed to their success.

Mr. WILLIAMS of Texas. Mr. Speaker, I have no further speakers, and I am prepared to close.

Mr. Speaker, I reserve the balance of my time.

Ms. VELÁZQUEZ. Mr. Speaker, I urge Members to support this bill, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to support this commonsense legislation, and I yield back the balance of my time.

The SPEAKER pro tempore (Mr. GOLDMAN of Texas). The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 804.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. WILLIAMS of Texas. Mr. Speaker, on that I demand the yeas and nays. The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this motion will be postponed.

SUCCESSFUL ENTREPRENEURSHIP FOR RESERVISTS AND VETERANS ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 828) to require the Administrator of the Small Business Administration to report on the veterans interagency task force, to require the Comptroller General of the United States to report on access to credit for small business concerns owned and controlled by covered individuals, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 828

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the “Successful Entrepreneurship for Reservists and Veterans Act” or the “SERV Act”.

SEC. 2. REPORTING REQUIREMENT FOR VETERANS INTERAGENCY TASK FORCE.

Section 32(c) of the Small Business Act (15 U.S.C. 657b(c)) is amended by adding at the end the following:

“(4) REPORT.—Along with the budget justification documents for the Small Business Administration submitted to Congress in connection with the budget for a fiscal year submitted under section 1105 of title 31, United States Code, the Administrator shall submit a report—

“(A) discussing the appointments made to and activities of the task force; and

“(B) identifying and outlining a plan for outreach and promotion of the programs and services for veterans, including Veteran Business Outreach Centers, Boots to Business, Boots to Business Reboot, Service-Disabled Entrepreneurship Development Training Program, Veteran Institute for Procurement, Women Veteran Entrepreneurship Training Program, and Veteran Women Igniting the Spirit of Entrepreneurship.”.

SEC. 3. GAO REPORT ON ACCESS TO CREDIT.

(a) REPORT ON ACCESS TO CREDIT.—

(1) IN GENERAL.—Not later than 1 year after the date of the enactment of this Act, the Comptroller General of the United States shall submit a report on the ability of small business concerns owned and controlled by covered individuals to access credit to—

(A) the Committee on Veterans’ Affairs and the Committee on Small Business and Entrepreneurship of the Senate; and

(B) the Committee on Veterans’ Affairs and the Committee on Small Business of the House of Representatives.

(2) CONTENTS.—The report submitted under paragraph (1) shall include, to the extent practicable, an analysis of—

(A) the sources of credit used by small business concerns owned and controlled by covered individuals and the average percentage of the credit obtained from each source by such concerns;

(B) the default rate for small business concerns owned and controlled by covered individuals, disaggregated by each source of credit described in subparagraph (A), as compared to the default rate for the source of credit for small business concerns generally;

(C) the Federal lending programs available to provide credit to small business concerns owned and controlled by covered individuals;

(D) gaps, if any, in the availability of credit for small business concerns owned and controlled by covered individuals that are not being filled by the Federal Government or private sources;

(E) obstacles faced by covered individuals in trying to access credit;

(F) the extent to which deployment and other military responsibilities affect the credit history of veterans and Reservists; and

(G) the extent to which covered individuals are aware of Federal programs targeted towards helping covered individuals access credit.

(b) DEFINITIONS.—In this Act:

(1) COVERED INDIVIDUAL.—The term “covered individual” means—

(A) a veteran;

(B) a service-disabled veteran;

(C) a Reservist;

(D) the spouse of an individual described in subparagraph (A), (B), or (C); or

(E) the spouse of a member of the Armed Forces.

(2) RESERVIST.—The term “Reservist” means a member of a reserve component of the Armed Forces, as described in section 10101 of title 10, United States Code.

(3) SMALL BUSINESS ACT DEFINITIONS.—The terms “service-disabled veteran”, “small business concern”, and “veteran” have the meanings given those terms, respectively, under section 3 of the Small Business Act (15 U.S.C. 632).

SEC. 4. COMPLIANCE WITH CUTGO.

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

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

The Chair recognizes the gentleman from Texas.

GENERAL LEAVE

Mr. WILLIAMS of Texas. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include extraneous material on the bill.

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

There was no objection.

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

Mr. Speaker, I rise today in strong support of H.R. 828, the SERV Act, led by my colleagues Representatives DAVIDS, ALFORD, and CONAWAY.

It is an honor to reflect on the tremendous contributions of our veterans who have defended our freedoms and continue serving our country once they transition back to civilian life, often on Main Street America.

Our Nation’s heroes are uniquely positioned to become successful businessowners because of the skills

they gained in the military, which have made them natural and effective leaders. Unfortunately, veterans often face barriers when starting or growing their businesses. Chief among them are access to capital and general awareness of available resources.

The SERV Act seeks to reduce those barriers by directing the Interagency Task Force on Veterans Small Business Development to create an action plan to improve outreach to veterans and inform them of available resources that directly apply to their unique needs.

We must work together to ensure that our veterans have access to the tools necessary to start or grow their businesses. I urge my colleagues to support our veterans and pass the SERV Act.

Mr. Speaker, I reserve the balance of my time.

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

Mr. Speaker, I am pleased to support H.R. 828, the Successful Entrepreneurship for Reservists and Veterans Act, also known as the SERV Act.

Veteran entrepreneurs are powerful economic engines and job creators. More than 1.6 million veteran businessowners employ nearly 3.3 million Americans and make approximately \$983.9 billion in sales.

With that said, one of the biggest challenges facing veteran-owned small businesses is access to capital. Servicemembers report that it can be difficult to build credit while serving overseas. Studies have shown that a higher percentage of veterans are turned down for loans. The uncertainty underscores the need for investment in veteran-owned small businesses.

The bill we are considering today would require the Government Accountability Office, GAO, to conduct a study on the availability of credit to veteran, service-disabled, and reserve-owned small businesses.

I commend Representatives DAVIDS, ALFORD, and CONAWAY for their bipartisan work on this bill that will identify barriers and improve SBA's outreach to veterans.

Mr. Speaker, I reserve the balance of my time.

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

Mr. ALFORD. Mr. Speaker, I thank the chair and ranking member for their leadership. I appreciate what we are able to do on the Small Business Committee for Main Street America.

I rise today, Mr. Speaker, because as a Member of Congress, it is our duty and responsibility to protect and support our Nation's veterans.

Back in 2023, it was my distinct pleasure to have Commander Taylor Burks of Missouri's Fourth Congressional District testify at a Small Business Committee hearing on veteran entrepreneurship. He is now serving a de-

ployment in the Indo-PACOM, so we wish him well.

We learned not only about the unique skill set that veterans can bring to small businesses but also about the obstacles that veterans face many times when trying to open small businesses and live out the American Dream.

It was imperative for Members to hear how the committee and the Small Business Administration can better serve those who served this great Nation.

As a result, my colleague Representative SHARICE DAVIDS and I introduced the Successful Entrepreneurship for Reservists and Veterans, or the SERV Act.

This bipartisan legislation, which passed through the Small Business Committee unanimously last Congress, will help veteran small business owners and entrepreneurs succeed by studying the barriers faced when starting a business.

This bill will commission a report on the outreach and promotion of existing veteran-focused small business programs to make sure that veterans can access all the available resources, the capital, and the counseling that they need to succeed.

□ 1715

Mr. Speaker, this legislation also mandates the Interagency Task Force on Veterans Small Business Development to devise an outreach and promotion strategy for programs available to veterans transitioning into the business world.

When veterans' service to our country ends, they should not face additional difficulties in accessing capital and resources. With transparency and increased reporting, we can better ensure that they get the support that they need and the support that they deserve. I am proud to co-lead the SERV Act with Representatives DAVIDS and CONAWAY.

This bill, Mr. Speaker, is a win for our districts, our veterans, and our great Nation, the United States of America.

Mr. Speaker, I urge all of my colleagues to support this commonsense legislation.

Ms. VELÁZQUEZ. Mr. Speaker, I yield 2 minutes to the gentlewoman from Kansas (Ms. DAVIDS), the main sponsor of the bill.

Ms. DAVIDS of Kansas. Mr. Speaker, I thank the gentlewoman from New York (Ms. VELÁZQUEZ) for yielding.

I rise in support of the bipartisan Successful Entrepreneurship for Reservists and Veterans Act, or the SERV Act, which I introduced alongside Representatives ALFORD and CONAWAY. This bill honors our veterans' service by helping them succeed as entrepreneurs and small business owners.

My mom served in the Army for 20 years, and my grandfather served in the Army, as well. Through them, I learned about service, leadership, and dedication to country.

Our veterans defended our freedoms, and we owe it to them to provide real support when they return home. Yet, veterans face distinct barriers when starting a business, from accessing capital to overcoming stigmas around disabilities or PTSD. These challenges have contributed to a 35 percent decline in veteran entrepreneurship since World War II.

The SERV Act addresses these challenges head-on, ensuring veterans have the resources that they need to thrive. At a time when harmful Federal worker layoffs at the VA are making it harder for veterans to access support, this legislation is more important than ever. By strengthening SBA programs, we are investing in our veterans, creating jobs, and boosting our local economies.

Mr. Speaker, I urge my colleagues to support this bill and show our veterans that we have their backs, both in uniform and beyond.

Mr. WILLIAMS of Texas. Mr. Speaker, I reserve the balance of my time.

Ms. VELÁZQUEZ. Mr. Speaker, I yield 2 minutes to the gentleman from New Jersey (Mr. CONAWAY).

Mr. CONAWAY. Mr. Speaker, I rise today in full support of the Successful Entrepreneurship for Reservists and Veterans Act, otherwise known as the SERV Act. This bill would study the barriers that veterans face when starting or owning a small business.

Starting a small business is not a one-size-fits-all process. Each individual encounters unique challenges when striving to open their dream business. That is why it is essential that, as Members of Congress, we support legislative initiatives aimed at identifying and addressing the obstacles that small business owners and entrepreneurs face.

The SERV Act is one such initiative. It would enhance outreach and promotion of existing veteran-focused small business programs, ensuring that veterans can access all available services, resources, capital, and credit.

This bill would provide a report on the availability of veteran and reservist small business owners' access to credit. It would require the Small Business Administration's Interagency Task Force on Veterans Small Business Development to develop an action plan for outreach and promotion of the many programs available to veterans transitioning into the small business world. It will ensure that the task force reports annually to Congress on its outreach efforts for programs available to veterans, service-disabled veterans, reservists, and their spouses.

For many of our Nation's veterans, transitioning back to civilian life can be daunting, especially for those seeking to start their own small business.

As an Air Force veteran and vice ranking member on the Committee on Veterans' Affairs, I believe it is not only crucial but imperative that our government support our Nation's veterans in every possible way.

The SERV Act is a bill that will provide robust support for veterans' small business development and help veterans achieve their entrepreneurial goals.

I thank Chairman WILLIAMS and Ranking Member VELÁZQUEZ for their support of this legislation and moving it forward. Certainly, I thank the lead sponsors, Representatives ALFORD and DAVIDS, for their gracious support of me and for helping to sponsor this bill and move it forward.

Mr. WILLIAMS of Texas. Mr. Speaker, I have no further speakers, and I am prepared to close.

Ms. VELÁZQUEZ. Mr. Speaker, I applaud Ms. DAVIDS, Mr. ALFORD, and Mr. CONAWAY for their commitment to our Nation's veterans. I urge my colleagues to support H.R. 828, and I yield back the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I urge my colleagues to support this commonsense legislation, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill, H.R. 828.

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

A motion to reconsider was laid on the table.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 6:30 p.m. today.

Accordingly (at 5 o'clock and 20 minutes p.m.), the House stood in recess.

□ 1830

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Mr. BOST) at 6 o'clock and 30 minutes p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Proceedings will resume on questions previously postponed. Votes will be taken in the following order:

Motions to suspend the rules and pass:

H.R. 825;

H.R. 832; and

H.R. 818.

The first electronic vote will be conducted as a 15-minute vote. Pursuant to clause 9 of rule XX, remaining electronic votes will be conducted as 5-minute votes.

ASSISTING SMALL BUSINESSES NOT FRAUDSTERS ACT

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unin-

ished business is the vote on the motion to suspend the rules and pass the bill (H.R. 825) to prohibit individuals convicted of defrauding the Government from receiving any assistance from the Small Business Administration, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Texas (Mr. WILLIAMS) that the House suspend the rules and pass the bill.

The vote was taken by electronic device, and there were—yeas 405, nays 0, not voting 27, as follows:

[Roll No. 43]

YEAS—405

Adams	Connolly	Gonzales, Tony
Aderholt	Correa	Gonzalez, V.
Agullar	Costa	Goodlander
Alford	Courtney	Gosar
Allen	Craig	Gottheimer
Amo	Crane	Graves
Amodei (NV)	Crank	Gray
Ansari	Crawford	Green (TN)
Arrington	Crenshaw	Green, Al (TX)
Auchincloss	Crockett	Greene (GA)
Babin	Crow	Griffith
Bacon	Cuellar	Grothman
Baird	Dauids (KS)	Guest
Balderson	Davidson	Guthrie
Balint	Davis (IL)	Hageman
Barr	Davis (NC)	Hamadeh (AZ)
Barragán	De La Cruz	Harder (CA)
Barrett	Dean (PA)	Haridopolos
Baumgartner	DeGette	Harrigan
Bean (FL)	DeLauro	Harris (MD)
Beatty	DelBene	Harris (NC)
Begich	Deluzio	Harshbarger
Bell	DeSaulnier	Hayes
Bentz	Dexter	Hern (OK)
Bera	Diaz-Balart	Higgins (LA)
Bergman	Dingell	Hill (AR)
Beyer	Doggett	Himes
Bice	Donalds	Hinson
Biggs (AZ)	Downing	Horsford
Biggs (SC)	Dunn (FL)	Houchin
Bilirakis	Edwards	Hoyer
Bishop	Elfreth	Hoyle (OR)
Boebert	Ellzey	Hudson
Bonamici	Emmer	Huffman
Bost	Escobar	Huizenga
Boyle (PA)	Espallat	Hurd (CO)
Brecheen	Estes	Issa
Bresnahan	Evans (CO)	Ivey
Brown	Evans (PA)	Jack
Brownley	Ezell	Jackson (IL)
Buchanan	Fallon	Jackson (TX)
Budzinski	Fedorchak	Jacobs
Burchett	Feenstra	Jayapal
Burlison	Fields	Jeffries
Bynum	Figures	Johnson (GA)
Calvert	Finstad	Johnson (SD)
Cammack	Fischbach	Jordan
Carbajal	Fitzgerald	Joyce (OH)
Carey	Fitzpatrick	Joyce (PA)
Carson	Fleischmann	Kamlager-Dove
Carter (GA)	Fletcher	Kaptur
Carter (LA)	Flood	Kean
Carter (TX)	Fong	Keating
Casar	Foster	Kelly (MS)
Case	Foushee	Kelly (PA)
Casten	Fox	Kennedy (NY)
Castor (FL)	Frankel, Lois	Kennedy (UT)
Castro (TX)	Franklin, Scott	Khanna
Cherfilus-	Friedman	Kiggans (VA)
McCormick	Frost	Kiley (CA)
Chu	Fry	Kim
Cisneros	Fulcher	Knott
Clark (MA)	Garamendi	Krishnamoorthi
Clarke (NY)	Garbarino	Kustoff
Cleaver	Garcia (CA)	LaHood
Cline	Garcia (IL)	LaLota
Cloud	Garcia (TX)	LaMalfa
Clyburn	Gill (TX)	Landsman
Clyde	Gillen	Langworthy
Cohen	Gimenez	Latimer
Cole	Golden (ME)	Latta
Collins	Goldman (NY)	Lawler
Comer	Goldman (TX)	Lee (FL)
Conaway	Gomez	Lee (NV)

Lee (PA)	Norman	Smucker
Leger Fernandez	Nunn (IA)	Sorensen
Letlow	Oberholte	Soto
Levin	Ocasio-Cortez	Stansbury
Liccardo	Ogles	Stanton
Lieu	Olzewski	Stauber
Lofgren	Omar	Steil
Lucas	Onder	Steube
Luna	Owens	Stevens
Luttrell	Pallone	Strickland
Lynch	Palmer	Stutzman
Mace	Panetta	Subramanyam
Mackenzie	Pappas	Thompson (CA)
Magaziner	Perez	Thompson (MS)
Malliotakis	Perry	Thompson (PA)
Maloy	Peters	Tiffany
Mann	Pfleger	Timmons
Mannion	Pingree	Titus
Massie	Pocan	Tlaib
Mast	Pou	Tokuda
Matsui	Pressley	Tonko
McBath	Quigley	Torres (CA)
McBride	Ramirez	Torres (NY)
McClain	Randall	Trahan
McClain Delaney	Raskin	Tran
McClellan	Reschenthaler	Turner (OH)
McClintock	Riley (NY)	Turner (TX)
McCormick	Rivas	Underwood
McDonald Rivet	Rogers (AL)	Valadao
McDowell	Rogers (KY)	Van Drew
McGarvey	Rose	Van Dwyne
McGovern	Ross	Vargas
McGuire	Rouzer	Vasquez
McIver	Roy	Veasey
Meeks	Ruiz	Velázquez
Menendez	Rutherford	Vindman
Messmer	Ryan	Wagner
Meuser	Salazar	Walberg
Mfume	Salinas	Wasserman
Miller (IL)	Sánchez	Schultz
Miller (OH)	Scalise	Watson Coleman
Miller-Meeks	Scanlon	Weber (TX)
Mills	Schakowsky	Webster (FL)
Min	Schmidt	Westerman
Moolenaar	Schneider	Whitesides
Moore (AL)	Scholten	Wied
Moore (NC)	Schrier	Williams (GA)
Moore (UT)	Schweikert	Williams (TX)
Moore (WV)	Scott (VA)	Wilson (SC)
Moran	Scott, Austin	Wittman
Morelle	Scott, David	Womack
Morrison	Self	Yakym
Moskowitz	Sessions	Zinke
Moulton	Sewell	
Mrvan	Sherman	
Murphy	Shreve	
Nadler	Simon	
Neal	Simpson	
Neguse	Smith (MO)	
Nehls	Smith (NE)	
Newhouse	Smith (NJ)	
Norcross	Smith (WA)	

NOT VOTING—27

Ciscomani	Larsen (WA)	Pelosi
DesJarlais	Larson (CT)	Petersen
Gooden	Loudermilk	Rulli
Grijalva	McCaul	Sherrill
Houlahan	McCullum	Spartz
Hunt	Meng	Stefanik
James	Miller (WV)	Strong
Johnson (TX)	Moore (WI)	Waters
Kelly (IL)	Mullin	Wilson (FL)

□ 1853

Ms. SCHOLTEN changed her vote from “nay” to “yea.”

So (two-thirds being in the affirmative) the rules were suspended and the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. JOHNSON of Texas. Mr. Speaker, had I been present, I would have voted YEA on Roll Call No. 43.