

The mass flight cancellations that resulted from the outage further emphasized the need to make rigorous and immediate updates to the NOTAMs, and brought public awareness to this critical system.

I am proud to have worked with my colleague and friend from Minnesota on this bill in a bipartisan manner and look forward to protecting the safety of the flying public. With the creation of this task force, this will be accomplished.

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

Mr. LARSEN of Washington. Mr. Speaker, I yield 2 minutes to the gentleman from New York (Mr. TORRES).

Mr. TORRES of New York. Mr. Speaker, I rise in support of H.R. 346, the NOTAM Improvement Act of 2023.

The FAA's Notice to Air System, NOTAM, which sends real-time alerts to pilots about safety conditions, experienced an outage with consequences so far-reaching that it led to nearly more than 10,000 flight delays and more than 1,300 flight cancellations.

Even though the cause of the outage bore no connection to a cyberattack, the breakdown in NOTAM alerts, nonetheless, raises concerns about the cyber vulnerabilities of the antiquated systems that underlie modern air travel.

At a time when cyberattacks are rising in both scope and sophistication, modernizing the cybersecurity of air travel must be a priority for the Federal Government. Mr. Speaker, 20th century air systems will no longer suffice in a world of 21st century cyber challenges.

That is why I wrote a letter calling upon both CISA and DOT to conduct a joint review of the cyber vulnerabilities of all aviation systems, including NOTAM. That is why I will proudly vote for bipartisan legislation requiring the FAA to establish a task force on NOTAM improvement.

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

Mr. LARSEN of Washington. Mr. Speaker, as the ranking member of the House Transportation and Infrastructure Committee, I believe we have to do everything we can to ensure the U.S. remains the gold standard in aviation safety. That is why I support H.R. 346, as amended, and I urge my colleagues to do the same.

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

Mr. GRAVES of Missouri. Mr. Speaker, in closing, H.R. 346, as amended, takes a very important step in ensuring that America's National Airspace System is going to remain intact, remain operational, and remain safe for the American people.

Again, I thank Mr. STAUBER and Mr. DESAULNIER for their work on this legislation. It is a good bill, and I urge all Members to support it.

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

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from Missouri (Mr. GRAVES) that the House suspend the rules and pass the bill, H.R. 346, as amended.

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. GRAVES of Missouri. 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.

#### SMALL BUSINESS ADVOCACY IMPROVEMENTS ACT OF 2023

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 399) to clarify the primary functions and duties of the Office of Advocacy of the Small Business Administration, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 399

*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 "Small Business Advocacy Improvements Act of 2023".

#### SEC. 2. AMENDMENT TO PRIMARY FUNCTIONS AND DUTIES OF THE OFFICE OF ADVOCACY OF THE SMALL BUSINESS ADMINISTRATION.

(a) PRIMARY FUNCTIONS.—Section 202 of Public Law 94-305 (15 U.S.C. 634b) is amended—

(1) in paragraph (1), by inserting "and the international economy" after "economy";

(2) in paragraph (9), by striking "complete" and inserting "compete"; and

(3) in paragraph (12), by striking "serviced-disabled" and inserting "service-disabled".

(b) DUTIES.—Section 203(a) of Public Law 94-305 (15 U.S.C. 634c) is amended—

(1) in paragraph (5), by striking "and" at the end;

(2) in paragraph (6), by striking the period at the end and inserting "; and"; and

(3) by adding at the end the following:

"(7) represent the views and interests of small businesses before foreign governments and international entities for the purpose of contributing to regulatory and trade initiatives which may affect small businesses."

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

The Chair recognizes the gentleman from Texas.

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

I rise in support of H.R. 399, better known as the Small Business Advocacy Improvements Act. The SBA Office of Advocacy is charged with looking out for the interests of small businesses across the entirety of the Federal Government. In many cases, this means calling out the negative impacts of reg-

ulations that are hurting small businesses or looking for inefficient rules that are preventing small businesses from competing for government contracts.

This legislation expands the SBA Office of Advocacy's mission to include advocating for small businesses on international trade issues. As our economy has become more and more intertwined with the rest of the world, overseas markets have become more accessible for small businesses.

However, when various regulations come out setting the rules of the road for trade agreements, small business voices can easily be drowned out. This bill solves this problem and ensures that Main Street America has someone fighting for their interests as international trade regulations are being created.

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I thank my friend from Missouri for introducing this bill again in the 118th Congress and for always being a fierce advocate for our Nation's job creators.

Additionally, I hope that as this Congress progresses, we can continue to look for bipartisan ways to make the SBA Office of Advocacy more effective in helping our small businesses across the country.

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 rise in support of H.R. 399, the Small Business Advocacy Improvements Act of 2023.

Let me begin by welcoming the new chairman of the Small Business Committee (Mr. WILLIAMS of Texas).

The committee has a long tradition of setting partisan differences aside and working together on behalf of America's small businesses. I am glad we are off to a good start in the 118th Congress.

Today, we are considering three bills that overwhelmingly passed the House in the last Congress. As the chairwoman of the House Small Business Committee in the 117th Congress, I worked closely with my colleagues on the committee and stakeholders to craft dozens of bills that will increase access to capital, expand opportunities for free and low-cost counseling, and boost entrepreneurship. The three bills we are considering today are a product of that hard work, and I am hopeful that we will continue in the spirit of bipartisanship and focus on areas of agreement throughout the 118th Congress.

Turning to our first bill, the Office of Advocacy was established in 1976 to be an independent voice for small businesses within the Federal Government and is tasked with representing the views of small businesses before Congress, the White House, and other Federal agencies.

To that end, the office has regional advocates on the ground that provide

outreach to small businesses, local chambers of commerce, and other associations to hear firsthand the concerns of small businesses. The office works closely with Federal agencies to elevate these concerns throughout the rulemaking process.

Over the years, their hard work has saved small businesses billions of dollars in regulatory costs while still accomplishing the important goals of the regulations. However, their charter does not specifically state that they have the authority to represent the views of small businesses before foreign governments and international entities.

H.R. 399 will simply clarify that the Office of Advocacy has the authority to examine international economic data and represent small businesses in international discussions, particularly in trade negotiations.

I thank Chairman WILLIAMS, Mr. LUETKEMEYER, Mr. CARTER of Louisiana, and Mr. MFUME for their bipartisan work on this bill.

Mr. Speaker, I urge my colleagues to support this bipartisan bill, and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I look forward to working with the ranking member to get some really good things done.

Mr. Speaker, I yield such time as he may consume to the gentleman from Missouri (Mr. LUETKEMEYER), my dear friend and a great patriot.

Mr. LUETKEMEYER. Mr. Speaker, I rise in support of my bill, H.R. 399, the Small Business Advocacy Improvements Act of 2023.

America's regulatory environment plays a huge role in the way small businesses operate. They don't have access to the teams of lawyers needed to navigate the maze of government red tape that currently exists, and they certainly don't have the resources to make their voices heard on the international stage. This bill, which is identical to the bill that passed the House in the 117th Congress, gives small businesses that voice.

Specifically, H.R. 399 gives the Small Business Administration's Office of Advocacy the authority to represent small business interests before foreign governments and international entities. That representation is critical as the government renews and negotiates trade agreements and international commerce.

I thank my colleague, Congressman TROY CARTER from Louisiana, for working with me in a bipartisan manner to improve the SBA's Office of Advocacy.

I thank Chairman WILLIAMS for helping bring this legislation forward and congratulate him on his new role as chairman of the Small Business Committee. As a proven champion for Main Street America, small businesses are in good hands with Chairman WILLIAMS at the helm.

Mr. Speaker, I recommend a "yes" vote on this bill that puts America's small businesses first.

Ms. VELÁZQUEZ. Mr. Speaker, I thank Representatives LUETKEMEYER, CARTER, and MFUME for their work on this bill that will give small businesses a strong voice in the international regulatory arena.

All too often, small businesses' views are drowned out by larger companies with sophisticated legal departments and armies of lobbyists. SBA's Office of Advocacy works tirelessly to ensure that small business interests are heard at all levels of government.

Now that the world is more connected, more and more small businesses are participating in the global economy. Looking ahead, they will need a strong voice advocating on their behalf in international discussions and trade negotiations.

The Office of Advocacy is ready, willing, and able to assume this responsibility.

Mr. Speaker, I yield 2 minutes to the gentleman from Louisiana (Mr. CARTER).

Mr. CARTER of Louisiana. Mr. Speaker, I rise today to support the Small Business Advocacy Improvements Act.

Small businesses help make up the foundation of our country's economy, with over half of Americans owning or working for small businesses. As the driving force behind our economy, it is crucial that the government uplift them at every possible point.

This bill clarifies the function and duties of the Office of Advocacy of the Small Business Administration to allow the Office of Advocacy to represent the views and interests of small businesses before foreign governments and international entities. This will allow American small businesses to be better represented in international markets and in negotiations with foreign entities.

Whether domestic or abroad, our small businesses deserve a seat at the table if discussions are going to affect the bottom line.

My district is an international hub. We have some of the most important and highest traffic ports in the United States. Louisiana businesses connect with diverse companies and international markets across the globe every day. This bill will ensure that small business owners have someone at the table fighting for them.

I will continue to do everything in my power to support American small businesses so they can better compete in the international market.

I thank our chair and Congressman LUETKEMEYER for working with me on this important bipartisan bill.

Mr. Speaker, I urge my colleagues to support this measure.

Ms. VELÁZQUEZ. Mr. Speaker, I yield back the balance of my time.

#### GENERAL LEAVE

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

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 the balance of my time.

Mr. Speaker, small businesses are facing unprecedented economic headwinds. From broken supply chains to rising interest rates, many of these challenges are brand new for many businessowners.

I hope that we will be taking up meaningful legislation to help alleviate some of these large challenges, but in the meantime, we need to ensure small businesses have as many people fighting for them in Washington as possible.

H.R. 399 will allow Main Street to have one more voice looking out for their interests as trade regulations are being developed. This has the potential to open up new markets and expand their reach into the global economy.

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

Ms. JACKSON LEE. Mr. Speaker, I rise in support of H.R. 399 the Small Business Advocacy Improvements Act of 2023, which classifies the primary function and duties of the Office of Advocacy of the Small Business Administration, and for other purposes.

Specifically, the bill would set requirements for the Small Business Administration to include research on how small firms contribute to the global economy.

H.R. 399 also requires the Office of Advocacy of the Small Business Administration to represent the views and interests of small businesses before foreign governments and international entities to contribute to regulatory and trade initiatives that may affect small businesses.

According to the United States trade Representative, small firms, which account for two-thirds of all new jobs in recent decades, are the backbone of the American economy.

Small businesses make up 98 percent of all known U.S. exporters and indirectly support roughly four million jobs in local communities around the nation.

Residents in Houston take pride in their neighborhoods and places of business, and when faced with hardships—most notably Hurricane Harvey in 2017—they band together, resilient, and unwavering in their will to move forward.

Small businesses, especially minority owned businesses, face many challenges.

Nationwide, women and minorities start businesses at a much higher rate than their white and/or male counterparts, despite facing disproportionate amounts of obstacles while establishing and maintaining their ventures.

By enabling more women and minorities to start small businesses, we will see advancements in wealth and greater economic mobility.

According to a study by Next Street, research shows that self-employed business owners, specifically minority women in Houston, experience faster earning growth compared to employees who are compensated by salaries.

A study by the University of Georgia states that the buying power of African American,

Asian American, and Native American consumers has increased over the past 30 years to \$3 trillion in 2020, making up 17.2 percent of the nation's total buying power that year. (Based on data provided by the U.S. Census Bureau, U.S. Bureau of Economic Analysis, and other sources.)

I strongly support the Small Businesses Advocacy Improvements Act because it allows women and minorities who own small companies to express their interests and opinions in the on the global market.

I strongly urge my colleagues to vote in favor of H.R. 399 because of the significant effects its passage will on millions of small business owners around the nation.

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. 399.

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.

## MICROLOAN TRANSPARENCY AND ACCOUNTABILITY ACT OF 2023

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 449) to amend the Small Business Act to increase transparency, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 449

*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 "Microloan Transparency and Accountability Act of 2023".

### SEC. 2. PORTFOLIO RISK ANALYSIS OF MICROLOANS.

Section 7(m)(10) of the Small Business Act (15 U.S.C. 636(m)(10)) is amended—

(1) by redesignating subparagraphs (A) through (F) as clauses (i) through (vi), respectively, and adjusting the margins accordingly;

(2) by amending clause (iv), as so redesignated, to read as follows:

“(vi) the number, amount, and percentage of microloans made by intermediaries to small business concerns—

“(I) that went into default in the previous year; and

“(II) that were charged off in the previous year by such intermediaries;”;

(3) in clause (vi), as so redesignated, by striking “and” at the end;

(4) by redesignating subparagraph (G) as clause (viii), and adjusting the margin accordingly;

(5) by striking “On November 1, 1995,” and all that follows through “the following:” and inserting the following:

“(A) IN GENERAL.—Beginning on February 1, 2023, and annually thereafter, the Administrator shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives, and make available to the public on the website of the Administration, a report on the effectiveness of the microloan program during the fiscal year preceding the date of the report. Such report shall include—”;

(6) in subparagraph (A), as so designated, by inserting after clause (vi) the following new clauses:

“(vii) the number and type of enforcement actions taken by the Administrator against noncompliant intermediaries;

“(viii) an analysis of compliance by intermediaries with the credit availability requirements of paragraph (3)(E) for loans in an amount greater than \$20,000;

“(ix) the extent to which microloans are provided to small business concerns in rural areas;

“(x) the number of underserved borrowers, as defined by the Administration, participating in the microloan program;

“(xi) the average rate of interest for each microloan;

“(xii) the average amount of fees charged for each microloan;

“(xiii) the average size of each microloan, including—

“(I) the number of loans made in an amount greater than \$20,000; and

“(II) the average size and charge-off rate of such loans;

“(xiv) the subsidy cost to the Administration;

“(xv) the number and percentage of microloans that were made to refinance other loans;

“(xvi) the number and percentage of microloans made to new program participants and the number and percentage of microloans made to previous program participants;

“(xvii) the average amount of technical assistance grant monies spent on each loan; and”;

(7) by adding at the end the following:

“(B) PRIVACY.—Each report submitted under subparagraph (A) shall not contain any personally identifiable information of any borrower.”.

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 may have 5 legislative days in which to revise and extend their remarks and include extraneous material on this measure.

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 in support of H.R. 449, the Microloan Transparency and Accountability Act.

When an entrepreneur wants to start a business, finding starting capital can be one of the hardest challenges there is. SBA's microloan program looks to solve this issue and provide capital to people who need help getting their businesses off the ground.

While this program is well intended, Congress currently doesn't have access to some key metrics that we need to evaluate the effectiveness of this program. For example, it would be very helpful to have a comprehensive review

of where the loans are being distributed to see if it is being utilized in many rural areas of the country. Additionally, we are currently left in the dark about the overall risk profile of the entirety of the program.

This bill would solve these problems by directing the SBA to do a comprehensive analysis to evaluate the effectiveness of this program.

The Microloan Transparency and Accountability Act will provide Congress with much-needed insight to make determinations on how to better optimize this program to assist small businesses.

I thank my colleague from Tennessee, who has advanced this bill for the last few Congresses, for his dedication to improving this program.

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 rise in support of the bill before us today, H.R. 449, the Microloan Transparency and Accountability Act, which will improve SBA's data reporting with respect to the microloan program.

Congress created the microloan program in 1991 to make funds available to nonprofit, community-based lenders who, in turn, make small-dollar loans to eligible borrowers. Many of these borrowers are unable to get a traditional loan due to poor credit, no credit history, or a lack of business experience.

This program reaches various demographic groups that will otherwise not be served by the private sector or even the SBA's 7(a) program, especially businesses located in underserved communities.

In fact, in fiscal year 2021, the program delivered more than 4,500 loans to small businesses in these communities, totaling almost \$75 million. This fiscal year, the SBA estimates it will assist over 5,700 small businesses, supporting approximately 24,000 jobs.

The bill we are considering today will help Congress and the public better evaluate the program and its impact on underserved communities.

Despite the program's record of success, many participating intermediaries report being restricted in their lending activity as a result of numerous rules governing the program being outdated. The information received from these reports will assist Congress and the agency in developing policies to continue the strong performance of the program.

I applaud the bipartisanship shown by Mr. BURCHETT and Mr. KIM, the sponsors of this bill.

Mr. Speaker, I urge all of my colleagues to vote “yes,” and I reserve the balance of my time.

Mr. WILLIAMS of Texas. Mr. Speaker, I yield such time as he may consume to the gentleman from Tennessee (Mr. BURCHETT), a great patriot who loves our country.