

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

Ms. VELÁZQUEZ. Mr. Speaker, I applaud Representatives CHU, FINSTAD, and McIVER for their bipartisan work on this bill. I encourage all my colleagues to vote “yes,” 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. 754.

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.

RURAL SMALL BUSINESS RESILIENCE ACT

Mr. WILLIAMS of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 804) to require the Administrator of the Small Business Administration to improve access to disaster assistance for individuals located in rural areas, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 804

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 “Rural Small Business Resilience Act”.

SEC. 2. ACCESS TO DISASTER ASSISTANCE FOR INDIVIDUALS LOCATED IN RURAL AREAS.

Not later than one year after the date of the enactment of this Act, the Administrator of the Small Business Administration shall ensure that the Associate Administrator of the Office of Disaster Recovery and Resilience of the Administration takes such actions as necessary to ensure that individuals located in rural areas (as defined in paragraph (16) of section 7(b) of the Small Business Act (15 U.S.C. 636(b)(16))) for which a disaster declaration has been made under such section 7(b) have full access to assistance provided under such section, including by providing targeted outreach and marketing materials to such individuals.

SEC. 3. TECHNICAL AMENDMENT.

The second paragraph (16) (relating to statute of limitations) of section 7(b) of the Small Business Act (15 U.S.C. 636(b)) is redesignated as paragraph (17).

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.

□ 1700

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 support of H.R. 804, the Rural Small Business Resilience Act, led by my colleagues, Representatives Morrison, Downing, Pappas, and Bean.

As we look ahead to the summer months, many Americans are eager for the warm weather and sunshine, but with that comes the reality that hurricane season is approaching. Many communities, particularly in rural America, are still working to recover from the devastating storms of last season, even as we prepare for the next.

Too often, small businesses and disaster survivors in rural communities are unaware of the critical assistance the SBA provides after disasters. That assistance can be the difference between staying open or shutting down for good.

Rural small businesses face unique challenges. Disaster recovery efforts must be tailored to meet the needs of rural America to ensure they have access to the full range of resources and support. The Rural Small Business Resilience Act is critical to ensuring SBA disaster assistance is tailored to the needs of rural America.

As someone who spent a lifetime in business, I know that getting the correct information to the right people at the right time is key. This bill will ensure disaster survivors in rural communities are not left in the dark when they need help the most.

I urge all my colleagues to vote for H.R. 804, and I reserve the balance of my time.

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

Mr. Speaker, today we are considering H.R. 804, which would require the SBA to close out the GAO recommendation ensuring that individuals in rural areas where a disaster declaration has been made have full access to assistance, including targeted outreach and marketing materials. SBA would have 1 year to close out the recommendation.

On February 22, 2024, GAO issued a report examining how SBA's disaster loan program assists communities after disasters. GAO found that rural areas have characteristics that make recovery difficult, and they face challenges in seeking SBA disaster assistance.

While the SBA had taken steps to address challenges to recovery, including portable outreach centers, virtual outreach, and a whole-of-SBA approach, GAO recommended that SBA distinguish between urban and rural commu-

nities in its outreach and marketing plan and take actions to mitigate the challenges encountered by rural communities.

This bill prioritizes SBA's efforts to close out this GAO recommendation and focus on our Nation's rural communities.

I commend Dr. MORRISON, Mr. DOWNING, Mr. PAPPAS, and Mr. BEAN for their work on this bill.

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

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

Ms. VELÁZQUEZ. Mr. Speaker, I yield 2 minutes to the gentlewoman from Minnesota (Ms. MORRISON).

Ms. MORRISON. Mr. Speaker, I rise today in support of my legislation, H.R. 804, the Rural Small Business Resilience Act.

As the ranking member of the Subcommittee on Rural Development, Energy, and Supply Chains, I am pleased to put forward this commonsense, bipartisan legislation that will ensure rural small businesses can operate on a level playing field.

This bill requires the Small Business Administration to ensure that small businesses located in rural areas have full access to SBA disaster assistance in the wake of a natural disaster.

The SBA's disaster loan program serves as a lifeline for small business owners in need of capital to repair, rebuild, and recover from the physical and economic losses of a natural disaster.

Unfortunately, the Government Accountability Office recently found that rural communities face unique barriers that inhibit recovery from severe weather events like hurricanes, flooding, and wildfires.

A lack of reliable broadband, cellular service, or physical infrastructure can make it more difficult for small business owners in these communities to learn about and apply for disaster assistance.

We also know that natural disasters are becoming more frequent and more severe. In my home State of Minnesota, natural disasters have caused about \$20 billion in damage and economic loss over the last 5 years alone.

Small businesses are among the most vulnerable to injury. FEMA has reported that more than 40 percent of small businesses do not reopen after a natural disaster.

We can all agree that every small business owner in this country should have fair access to disaster assistance, regardless of where they live. The Rural Small Business Resilience Act will address this disparity by requiring the SBA to conduct targeted outreach to small business owners in rural communities.

I will close by thanking the gentleman from Montana (Mr. DOWNING), the gentleman from New Hampshire (Mr. PAPPAS), and the gentleman from

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