

**Congress of the United States**  
**U.S. House of Representatives**  
**Committee on Small Business**  
2361 Rayburn House Office Building  
Washington, DC 20515-6515

**MEMORANDUM**

**TO:** Members of the Committee on Small Business

**FROM:** Committee Majority Staff

**DATE:** May 20, 2026

**RE:** Full Committee Markup

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On **Wednesday, May 20, 2026, at 2:00 PM ET**, the Committee on Small Business will meet in Room 2360 of the Rayburn House Office Building to mark up the following measures:

1. **H.R. 4238** – Disaster Loan Accountability and Reform Act
2. **H.R. \_\_\_\_** – Oversight and Transparency for Small Business Certifications Act of 2026
3. **H.R. 826** – COVID Fraud Transparency Act of 2025
4. **H.R. \_\_\_\_** – Small Business Cybersecurity Assistance Evaluation Act of 2026
5. **H.R. \_\_\_\_** – SBA Artificial Intelligence Utilization Act of 2026
6. **H.R. \_\_\_\_** – Main Street Competes Act
7. **H.R. 915** – Small Business Technological Act of 2025
8. **H.R. 2804** – Protecting Small Business Competitions Act of 2025
9. **H.R. 5498** – Small Business Health Options Awareness Act of 2025

**Background**

**1. H.R. 4238 – Disaster Loan Accountability and Reform Act**

H.R. 4238, the *Disaster Loan Accountability and Reform Act (DLARA)*, was introduced by Rep. Moore (R-NC) and 10 original co-sponsors on June 27, 2025.

This bill increases oversight and transparency of the U.S. Small Business Administration’s (SBA) disaster loan programs by requiring more detailed reporting, improving budgeting requirements, and imposing stricter congressional notification requirements. This bill also directs the Government Accountability Office (GAO) to review funding shortfalls, internal controls, and program management to identify breakdowns and recommend improvements.

**2. H.R. \_\_\_ – Oversight and Transparency for Small Business Certifications Act of 2026**

H.R. \_\_\_, the *Oversight and Transparency for Small Business Certifications Act of 2026*, will be introduced by Rep. Olszewski (D-MD) and Rep. Wied (R-WI) on May 19, 2026.

This bill requires the SBA to provide a report to Congress regarding certification activities and contract awards within the SBA’s small business programs, including certain certification activities for Women-Owned Small Business (WOSB), HUBZone (Historically Underutilized Business Zones), and Service-Disabled Veteran-Owned Small Business (SDVOSB) programs.

**3. H.R. 826 – COVID Fraud Transparency Act of 2025**

H.R. 826, the *COVID Fraud Transparency Act of 2025*, was introduced by Chairman Williams (R-TX), Rep. Latimer (D-NY), Rep. Bean (R-FL), and Rep. Mfume (D-MD) on January 28, 2025.

This bill requires the SBA’s Office of Inspector General (OIG) to report quarterly on fraud cases involving certain COVID-19 disaster loans.

**4. H.R. \_\_\_ – Small Business Cybersecurity Assistance Evaluation Act of 2026**

H.R. \_\_\_, the *Small Business Cybersecurity Assistance Evaluation Act of 2026*, will be introduced by Rep. Simon (D-CA) and Rep. Bresnahan (R-PA) on May 19, 2026.

This bill directs the GAO to conduct a study evaluating cybersecurity risks to small businesses, as well as existing federal cybersecurity programs and resources available to them.

**5. H.R. \_\_\_ – SBA Artificial Intelligence Utilization Act of 2026**

H.R. \_\_\_, the *SBA Artificial Intelligence Utilization Act of 2026*, will be introduced by Rep. Finstad (R-MN) and Rep. Latimer (D-NY) on May 19, 2026.

This bill requires the SBA to submit an annual report to Congress on the SBA’s use of artificial intelligence and machine learning. A congressional briefing is also required after the report is submitted.

**6. H.R. \_\_\_ – Main Street Competes Act**

H.R. \_\_\_, *Main Street Competes Act*, will be introduced by Rep. Scholten (D-MI) and Rep. Schmidt (R-KS) on May 19, 2026.

The bill requires the Department of Justice and the Federal Trade Commission to track and report how enforcement actions impact small businesses. It directs the SBA Office of Advocacy to analyze this data and provide recommendations to Congress on improving competition and addressing anticompetitive conduct, including mergers, that harm small business growth.

## **7. H.R. 915 – Small Business Technological Act of 2025**

H.R. 915, the *Small Business Technological Act of 2025*, was introduced by Rep. Alford (R-MO) and Rep. Lee (D-NV) on February 4, 2025.

This legislation eliminates ambiguity in the SBA’s 7(a) loan program by clarifying that the SBA can provide 7(a) loans to small businesses to finance technology and software purchases.

## **8. H.R. 2804 – Protecting Small Business Competitions Act of 2025**

H.R. 2804, the *Protecting Small Business Competitions Act of 2025*, was introduced by Ranking Member Velázquez (D-NY) on April 9, 2025.

This bill codifies the Rule of Two, which strengthens federal contracting opportunities for small businesses.

## **9. H.R. 5498 – Small Business Health Options Awareness Act of 2025**

H.R. 5498, the *Small Business Health Options Awareness Act of 2025*, was introduced by Rep. Van Duyne (R-TX) on September 18, 2025.

This bill directs the SBA Administrator to disseminate information on individual coverage health reimbursement arrangements (ICHRAs) to small businesses through small business development centers, district offices, and SBA communication channels.