

119TH CONGRESS  
1ST SESSION

# H. R. 3174

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IN THE SENATE OF THE UNITED STATES

DECEMBER 2, 2025

Received; read twice and referred to the Committee on Finance

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## AN ACT

To increase loan limits for loans made to small  
manufacturers, 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,*

1 **SECTION 1. SHORT TITLE.**

2       This Act may be cited as the “Made in America Man-  
3 ufacturing Finance Act”.

4 **SEC. 2. DEFINITIONS.**

5       Section 3 of the Small Business Act (15 U.S.C. 632)  
6 is amended by adding at the end the following:

7       “(gg) SMALL MANUFACTURER.—The term ‘small  
8 manufacturer’ means a small business concern—

9               “(1) the primary business of which is classified  
10       in sector 31, 32, or 33 of the North American In-  
11       dustrial Classification System; and

12              “(2) all of the production facilities of which are  
13       located in the United States.”.

14 **SEC. 3. SMALL BUSINESS ACT LOAN LIMITS FOR SMALL**  
15 **MANUFACTURERS.**

16       Section 7(a) of the Small Business Act (15 U.S.C.  
17 636(a)) is amended—

18              (1) in paragraph (3)—

19                      (A) in subparagraph (A)—

20                              (i) by inserting “except as provided in  
21                      subparagraph (B),” before “if the total”;

22                              (ii) by striking “would exceed  
23                      \$3,750,000” and inserting the following:

24                              “would exceed—

25                                      “(i) \$3,750,000”;

1 (iii) in clause (i), as so designated, by  
2 striking “, except as provided in subpara-  
3 graph (B);” and inserting “; or”; and

4 (iv) by adding at the end the fol-  
5 lowing:

6 “(ii) in the case of a borrower that is  
7 a small manufacturer, \$7,500,000 (or if  
8 the gross loan amount would exceed  
9 \$10,000,000);”; and

10 (B) in subparagraph (B)—

11 (i) by striking “would exceed  
12 \$4,500,000” and inserting the following:  
13 “would exceed—

14 “(i) \$4,500,000”;

15 (ii) in clause (i), as so designated, by  
16 striking “section 7(a)(14) for export pur-  
17 poses; and” and inserting “paragraph (14)  
18 for export purposes; or”; and

19 (iii) by adding at the end the fol-  
20 lowing:

21 “(ii) in the case of a borrower that is  
22 a small manufacturer, \$9,000,000 (or if  
23 the gross loan amount would exceed  
24 \$10,000,000), of which not more than  
25 \$8,000,000 may be used for working cap-

Section 502(2)(A)(iii) of the Small Business Invest-  
ment Act of 1958 (15 U.S.C. 696(2)(A)(iii)) is amended  
by striking “\$5,500,000” and inserting “\$10,000,000”.

Attest: KEVIN F. MCCUMBER,  
Clerk.