

119TH CONGRESS
2D SESSION

H. R. 3496

AN ACT

To amend the Small Business Act for microloan eligibility
for the Commonwealth of the Northern Mariana Islands,
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 “Northern Mariana Is-
3 lands Small Business Access Act”.

4 **SEC. 2. INCLUSION OF THE COMMONWEALTH OF THE**
5 **NORTHERN MARIANA ISLANDS IN THE**
6 **MICROLOAN PROGRAM.**

7 (a) IN GENERAL.—Section 7(m)(7)(B) of the Small
8 Business Act (15 U.S.C. 636(m)(7)(B)) is amended—

9 (1) by inserting “, the Commonwealth of the
10 Northern Mariana Islands” after “Guam” each
11 place it appears; and

12 (2) in clause (i)(I)(bb), by striking “¹/₅₅” and
13 inserting “¹/₅₆”.

14 (b) TECHNICAL AMENDMENT.—Section
15 7(m)(11)(C)(ii) of the Small Business Act (15 U.S.C.
16 636(m)(11)(C)(ii)) is amended by striking “rural” and all
17 that follows through the end of the clause and inserting
18 “rural; and”.

Passed the House of Representatives January 20,
2026.

Attest:

Clerk.

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