

119TH CONGRESS  
2D SESSION

# H. R. 3496

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IN THE SENATE OF THE UNITED STATES

JANUARY 26 (legislative day, JANUARY 15), 2026

Received; read twice and referred to the Committee on Small Business and  
Entrepreneurship

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## 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 “ $\frac{1}{55}$ ” and  
13 inserting “ $\frac{1}{56}$ ”.

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: KEVIN F. MCCUMBER,  
*Clerk.*