

119TH CONGRESS
2^D SESSION

H. R. 7229

To amend the Small Business Act to provide for loan guarantees to certain small businesses, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 22, 2026

Mr. MOYLAN (for himself and Ms. KING-HINDS) introduced the following bill; which was referred to the Committee on Small Business

A BILL

To amend the Small Business Act to provide for loan guarantees to certain small businesses, 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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Territorial SBA Loan
5 Guaranty Adjustment Act of 2026”.

6 **SEC. 2. LOAN GUARANTEES FOR COVERED TERRITORY**
7 **BUSINESSES.**

8 (a) IN GENERAL.—Section 7(a)(2) of the Small Busi-
9 ness Act (15 U.S.C. 636(a)(2)) is amended by adding at
10 the end the following:

1 “(G) PARTICIPATION IN LOAN TO COV-
2 ERED TERRITORY BUSINESS.—

3 “(i) IN GENERAL.—Except as pro-
4 vided in clause (ii), in an agreement to
5 participate in a loan to a covered territory
6 business on a deferred basis under this
7 subsection, the participation by the Admin-
8 istration shall be 90 percent.

9 “(ii) EXCEPTIONS.—Clause (i) shall
10 not apply with respect to a loan under
11 paragraph (9), (14)(A), (16), (31), or (34),
12 or under a pilot program carried out pur-
13 suant to paragraph (25).”.

14 (b) CONFORMING AMENDMENT.—Section 7(a)(2)(A)
15 of such Act is amended by striking “and (F)” and insert-
16 ing “(F), and (G)”.

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