I

119TH CONGRESS
1ST SESSION

H. R. 5892

To require the Administrator of the Small Business Administration to carry out a loan program for eligible applicants during the shutdown, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 31, 2025

Mr. SUBRAMANYAM introduced the following bill; which was referred to the Committee on Small Business

---

A BILL

To require the Administrator of the Small Business Administration to carry out a loan program for eligible applicants during the shutdown, and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the ‘‘Keep Main Street Open Act’’.

SEC. 2. LOANS FOR ELIGIBLE APPLICANTS DURING THE SHUTDOWN.

(a) IN GENERAL.—The Administrator of the Small Business Administration shall carry out a program under which an eligible applicant may receive a covered loan during a shutdown.

(b) TERMS.—A covered loan made under this section shall—

(1) be in an amount equal to the losses estimated by the eligible applicant due to the shutdown;

(2) bear a maximum interest rate of one percent; and

(3) have a maximum maturity of one year from the date on which the shutdown is terminated.

(c) DEFINITIONS.—In this Act:

(1) ELIGIBLE APPLICANT.—The term ''eligible applicant'' has the meaning given the term ''eligible recipient'' in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)).

(2) COVERED LOAN.—The term ''covered loan'' means a loan made under section 7(a) of the Small Business Act (15 U.S.C. 636(a)).

(3) SHUTDOWN.—The term ''shutdown'' means the period—

(A) beginning on the first day on which there is a partial or full lapse in appropriations; and

(B) ending on the date that is 30 days after the date of the enactment of appropriations.

○