

HR 5788

504 Program Risk Oversight Act

Congress: 119 (2025–2027, Current)

Chamber: House

Policy Area: Commerce

Introduced: Oct 17, 2025

Current Status: Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship

Latest Action: Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship. (Jan 26, 2026)

Official Text: <https://www.congress.gov/bill/119th-congress/house-bill/5788>

Sponsor

Name: Rep. Tran, Derek [D-CA-45]

Party: Democratic • **State:** CA • **Chamber:** House

Cosponsors (3 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Patronis, Jimmy [R-FL-1]	R · FL		Oct 17, 2025
Rep. Cisneros, Gilbert Ray [D-CA-31]	D · CA		Nov 17, 2025
Rep. Goodlander, Maggie [D-NH-2]	D · NH		Nov 17, 2025

Committee Activity

Committee	Chamber	Activity	Date
Small Business and Entrepreneurship Committee	Senate	Referred To	Jan 26, 2026
Small Business Committee	House	Referred To	Oct 17, 2025
Small Business Committee	House	Markup By	Nov 18, 2025
Small Business Committee	House	Reported By	Dec 12, 2025

Subjects & Policy Tags

Policy Area:

Commerce

Related Bills

No related bills are listed.

504 Program Risk Oversight Act

This bill requires the Small Business Administration (SBA) to annually conduct a risk analysis of all loans guaranteed under the 504 loan program.

The 504 loan program provides long-term, fixed-rate financing to qualifying small businesses for major fixed assets, such as land, buildings, equipment, and machinery.

The SBA must annually report the results of the risk analysis for each preceding fiscal year, including the steps taken by the SBA to mitigate the risks identified in the analysis.

Actions Timeline

- **Jan 26, 2026:** Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship.
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- **Jan 20, 2026:** Mr. Williams (TX) moved to suspend the rules and pass the bill.
- **Jan 20, 2026:** Considered under suspension of the rules. (consideration: CR H932-934)
- **Jan 20, 2026:** DEBATE - The House proceeded with forty minutes of debate on H.R. 5788.
- **Jan 20, 2026:** Passed/agreed to in House: On motion to suspend the rules and pass the bill Agreed to by voice vote. (text: CR H933)
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- **Dec 12, 2025:** Placed on the Union Calendar, Calendar No. 352.
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