

House Committee on Small Business
Democratic Staff | Ranking Member Nydia M. Velázquez

NATIONAL SMALL BUSINESS WEEK 2026

MAY 3 - MAY 9, 2026

RESOURCE PACKET FOR MEMBERS
Prepared by the Democratic Staff of the House Committee on
Small Business



Democrats Are Standing Up for Small Businesses

National Small Business Week 2026 arrives at a moment of real strain for Main Street. After a year of tariff whiplash, a Supreme Court ruling striking down the President's IEEPA tariff regime, and a Small Business Administration that has lost roughly 43 percent of its workforce, small business owners are working harder than ever just to keep their doors open.

The materials in this packet are designed to help the Democratic Caucus recognize the contributions of small businesses in our districts, tell a clear story about the challenges they face, and contrast our commitment to Main Street with an administration that has repeatedly chosen billionaires, corporations, and foreign military spending over the family-run shops that anchor our communities.

Inside, you will find refreshed talking points, social posts, and sample press releases; a rundown of the economic fallout from the President's trade and budget decisions; district event ideas; stakeholder contacts; and a full directory of SBA field offices and resource partners for constituent referrals.

What's In This Packet

- Key messaging and talking points on tariffs, SBA cuts, healthcare costs, energy and utility prices, and the broader economic picture
- Sample social media posts
- "An Administration We Cannot Afford" — a comprehensive Democratic staff report on the Trump administration's war on small businesses
- Sample press releases
- Testimony small business owners on impact of Trump administration policies
- A district event playbook
- Key stakeholder contacts at business advocacy groups and trade associations
- A directory of SBA district offices and Lead SBDCs for constituent referrals
- AQ resources on counseling, training, lending, and federal contracting

Key Messages and Talking Points

Topline: The Trump Economy Has Failed Main Street

Despite Republican promises of a "golden age for small businesses," the reality has been slowing growth, a manufacturing sector shedding jobs in nearly every month of 2025, consumer sentiment at record lows, and a Small Business Administration that has lost 43 percent of its workforce at exactly the moment entrepreneurs need it most.

- Tariffs cost small businesses an estimated \$83 billion in direct import taxes in 2025. Between April and December of 2025, the average small and medium-sized importer paid roughly \$27,000 more per month in tariff costs than during the same period in 2024.
- The Supreme Court ruled on February 20, 2026 that the President's IEEPA tariffs were illegal – meaning over \$160 billion was collected unlawfully from American importers, the vast majority of whom were small businesses.
- The U.S. lost 108,000 manufacturing jobs in 2025. Manufacturing jobs have been lost every month since January 2025 except one.
- Small business bankruptcies have surged. According to Epiq, Subchapter V filings – the streamlined Chapter 11 path for small businesses – jumped 67 percent in the first quarter of 2026 compared to the same period in 2025.
- Small firms (1-49 employees) shed 120,000 jobs in November 2025 alone, while medium and large businesses added jobs. Small businesses are the canary in the coal mine – and the canary is struggling to breathe.

The Tariff Story: Chaos, Illegality, and a \$160 Billion Refund

- Over the course of 2025, the effective U.S. tariff rate changed roughly 50 times. Rates on Chinese goods peaked at over 135 percent in April 2025.
- On February 20, 2026, the Supreme Court ruled 6-3 in *Learning Resources, Inc. v. Trump and V.O.S. Selections v. United States* that IEEPA does not authorize the President to impose tariffs. The plaintiffs were small business owners.
- Within hours of the ruling, the President invoked Section 122 of the Trade Act of 1974 to impose a new 10 percent across-the-board tariff, with a statutory cap of 15 percent and a 150-day expiration absent Congressional approval.
- Treasury Secretary Bessent has signaled that by August 2026, tariffs will be back to pre-ruling levels through Section 232 and Section 301 investigations – meaning the uncertainty is far from over.

Key Messages and Talking Points

Small Businesses Cannot Absorb What Corporations Can

- According to the 2026 Report on Employer Firms from the Small Business Credit Survey, more than four in 10 small businesses said tariff costs were a financial challenge. 76 percent of affected firms raised prices; 60 percent absorbed costs by compressing margins. Many did both.
- Large retailers like Walmart, Target, and Home Depot pressured Chinese suppliers to absorb costs — something small importers have no leverage to do. This creates a "waterbed effect" where suppliers raise prices on smaller buyers to offset losses from large ones.
- Only 27 percent of small importers have a high enough credit score to access new lines of credit to cover surprise tariff bills, compared to 70 percent of larger importers.
- Small businesses paid an average of roughly \$353,000 in tariffs in 2025 — more than \$248,000 above 2024. For a business with fewer than 20 employees, that averages \$13,500 per month, or 2–5 full-time salaries' worth of cost with zero added productivity.

Agriculture in Crisis

- The U.S. lost 15,000 farms in 2025 — all with less than \$1 million in annual sales. Family farm bankruptcies hit their fastest pace in five years.
- The agriculture trade deficit hit a record \$49.5 billion in 2025. China essentially embargoed U.S. soybeans between May and October of 2025; U.S. beef's share of the Chinese market fell from 9 percent to under 1 percent.
- The American Farm Bureau Federation warned that the closure of the Strait of Hormuz during the Iran war sent fuel and fertilizer prices skyrocketing, "further straining the farm economy that already had its back against the wall."
- Retail fertilizer prices rose by roughly one and a half times the amount of the tariff itself, reflecting concentrated market power with little competition to stabilize prices.

The SBA Has Been Gutted at the Worst Possible Time

- Administrator Loeffler has cut roughly 2,700 employees from the SBA — about 43 percent of the workforce — erasing institutional knowledge and leaving critical skills gaps.
- The FY 2025 SBA budget was slashed by \$287 million — a 33 percent cut.
- In the first nine months of 2025, district and regional office staff dropped from 640 to 470 employees. Staff assigned to assist small business contractors dropped from almost 200 to 76.
- The SBA Administrator overturned long-standing bipartisan citizenship requirements for SBA loans, now effectively barring all U.S. small businesses with any amount of ownership by a non-citizen from the SBA's two primary lending programs.

Key Messages and Talking Points

- The administration has withheld payments to SBA's resource partners for FY 2025 services rendered: \$10 million owed to SCORE, nearly \$14 million to Women's Business Centers, late payments to SBDCs, and no STEP awards at all.
- Consequences: a 20 percent reduction in SCORE mentoring sessions, 340,000 jobs and \$16 billion in annual salaries at risk through Women's Business Centers, lost assistance for 325,000 SBDC clients, and more than 3,400 small exporters without STEP support.

Contracting Opportunities Are Being Stripped Away

- The administration indiscriminately terminated government contracts — nearly 60 percent of which were small business contracts. At the VA, an estimated two-thirds of cancelled contracts had been awarded to veteran-owned small businesses.
- Behind closed doors, Republicans rewrote contracting rules to reduce small business opportunities and pull back from the record \$183 billion in small business federal contracting awarded under the Biden Administration.
- In some sections of the FAR rewrite, "every mention of small business requirements" are marked for deletion.
- GSA's acquisition workforce was cut by 30 percent, and critical SBA small business contracting personnel were removed.

Immigration Enforcement Is Hammering Small Employers

- One in five U.S. workers is an immigrant. Large portions of the agricultural, construction, hospitality, maintenance, and IT sectors depend on immigrant labor.
- More than 70 percent of farm workers are foreign-born. Intensified ICE raids have thinned out farm labor forces and cratered sales at small businesses in immigrant-heavy industries.
- Small employers report employees disappearing from shifts, customers staying home, and tightening capital investment decisions because of the unpredictability of enforcement actions.

Key Messages and Talking Points

Healthcare: A Small Business Issue Republicans Are Making Worse

- The One Big Beautiful Bill made more than \$1 trillion in cuts to Medicaid and the Affordable Care Act, threatening coverage for over 10 million people.
- Republicans also allowed the Enhanced Premium Tax Credits to expire, threatening coverage for another 4.2 million Americans.
- Over 5 million small businesses rely on enhanced premium tax credits. 4.4 million will now see average premium increases of over \$1,500.
- Small business owners cite the impact in stark terms: 73 percent report financial stress from higher costs, 44 percent worry about providing private coverage for employees, and 43 percent say it creates challenges recruiting and retaining workers.
- 74 percent of small business owners support extending the enhanced premium tax credits, according to Small Business Majority.

Childcare Is a Small Business Issue

- 56 percent of small business owners with children say their own childcare issues have forced them to take time away from their business. Nearly a quarter have had to stop their business and rejoin the workforce.
- 62 percent of small employers report unplanned employee absences due to childcare. 30 percent have lost employees entirely because of it.
- The President recently said it is "not possible" to fund Medicaid, Medicare, and daycare because "we're fighting wars." Democrats believe childcare is core economic infrastructure — and a direct small business issue.

Energy and Utility Costs Are Crushing Small Employers

- Electric and gas utilities requested nearly \$31 billion in rate increases in 2025 — more than double the \$15 billion requested in 2024. These increases affect 81 million people.
- Small businesses are being hit harder than households. The commercial sector saw the highest electricity price increase of any sector in December 2025 — up 7.8 percent year over year, compared to 6 percent for residential.
- The One Big Beautiful Bill repealed seven clean energy tax credits that were helping homes and businesses become more efficient, and phased out business credits that had been expanding U.S. clean energy manufacturing.
- The administration's deregulation of AI, combined with a major tariff exemption for AI data center equipment, has driven a surge in data center construction — without the electrical generation capacity to match. The result is higher utility bills for everyone else.

Key Messages and Talking Points

Interest Rates and Access to Capital

- When the President took office, interest rates were falling steadily as inflation subsided. His tariffs reignited inflation, and the Federal Reserve paused interest rate cuts in response.
- Interest rates on SBA 7(a) loans now range between 9 and 15 percent – restricting capital access for small business owners at precisely the moment they need it most.
- The combination of high input costs and high capital costs is driving small businesses into bankruptcy and default at rising rates.

The Bottom Line

House Democrats are committed to fighting for small businesses and remain steadfast in their efforts to lower costs, restore the SBA, reassert Congressional authority over tariffs, and make sure every entrepreneur has a fair shot.

Small Business Week Social Media Posts

Members are encouraged to pair posts with graphics, district photos from small business visits, and tags for local businesses and @SBAGov award winners. Customize district and state references as needed.

General Small Business Week Posts

In honor of #SmallBusinessWeek, I want to recognize [NAME] of [BUSINESS] for being named an @SBAGov National Small Business Week award winner for [STATE]. Entrepreneurs like [NAME] are the backbone of our economy, and I'm working in Washington to support them.

Happy #NationalSmallBusinessWeek! This week I'm recognizing the small businesses that help make [DISTRICT] great. These businesses are the foundation of our economy and the glue that holds our community together.

For #NationalSmallBusinessWeek, here's a photo from a recent visit to [BUSINESS]. Businesses like this are the foundation of our local economy in [DISTRICT], and in Washington I'm working to make sure they have the resources they need to thrive. [PHOTO]

This #SmallBusinessWeek I want to recognize the hard work, ingenuity, and dedication of small firms across [STATE]. They make up the backbone of our economy – and I'll keep fighting in Washington to give them the support they deserve.

Tariffs and the Trade War

Tariffs cost small businesses an estimated \$83 BILLION in direct import taxes last year. The Supreme Court has now ruled most of those tariffs were ILLEGAL. Small firms deserve that money back, and a Congress that protects them from chaos like this. #SmallBusinessWeek

Small businesses don't have global logistics teams or trade lawyers. They've been stuck navigating the President's tariff whiplash alone, effective rates changed roughly 50 times in 2025. This #SmallBusinessWeek, Democrats are fighting for stability on Main Street.

Between April and December of 2025, the average small importer paid roughly \$27,000 MORE per month in tariffs than during the same period in 2024. For a business with fewer than 20 employees, that's 2–5 full-time salaries' worth of cost with zero added productivity. #SmallBusinessWeek

76% of small firms affected by tariffs raised prices. 60% absorbed costs by cutting margins. Many did both. That's not a "golden age" for Main Street, that's a crisis. #SmallBusinessWeek

Small Business Week Social Media Posts

SBA Cuts and Resource Partners

In FY 2026 Congress appropriated just \$1.3 billion to the SBA, the agency that helps 36 million American small businesses. Meanwhile, the administration is spending billions abroad. Our priorities are upside down. #SmallBusinessWeek

Manufacturing

The President promised manufacturing would "come roaring back." Instead, the U.S. lost 108,000 manufacturing jobs in 2025 and has shed jobs nearly every month. Tariffs on raw materials are punishing the very small manufacturers he claims to champion. #SmallBusinessWeek

Manufacturers account for 54.8% of all U.S. imports. That means over half of every tariff dollar comes out of the pocket of an American manufacturer trying to build something here. Counterproductive is an understatement. #SmallBusinessWeek

Healthcare Costs

Republicans let the Enhanced Premium Tax Credits expire. Over 4.4 million small business owners will now pay average premium increases of more than \$1,500. Healthcare IS a small business issue, and the GOP just made it worse. #SmallBusinessWeek

73% of small business owners report financial stress from higher healthcare costs. 44% worry about covering employees. 43% say it's hurting their ability to hire. Republicans passed \$1 trillion in Medicaid and ACA cuts anyway. #SmallBusinessWeek

Energy and Utility Costs

Utilities requested \$31 BILLION in rate increases in 2025 — double the \$15 billion requested in 2024. Small businesses in the commercial sector got hit with the biggest price jump of any sector: up 7.8% year over year. #SmallBusinessWeek

Gas prices jumped 21.2% in March 2026 — the highest one-month increase ever recorded. Fuel oil jumped 30.7%. Every small business that drives, ships, or delivers is paying for the President's war of choice in Iran. #SmallBusinessWeek

Small Business Week Social Media Posts

Bankruptcies and Access to Capital

Small business bankruptcies under Subchapter V jumped 67% in Q1 2026 compared to Q1 2025. The Trump economy is not working for Main Street. #SmallBusinessWeek

An Administration We Cannot Afford

President Trump's War on Small Businesses

Small businesses are uniquely responsible for the growth of the American economy – representing 99 percent of all businesses, generating two-thirds of all new jobs, and employing nearly half the private sector workforce. Like their employees and customers, they rely on a stable, predictable, and affordable economy to run their business and make an honest profit. But despite running for President on the promise to lower prices, President Trump immediately began enacting policies that deliberately increase prices, particularly for inputs used by small firms to run their business. Between on-again off-again tariffs that changed 50 times over the course of 2025 and reversed the trend of inflation, healthcare cuts that hiked premiums for millions of Americans, surging utility prices due to the AI build-out, a shrinking workforce due to immigration policies, and soaring gas prices due to the President's illegal war in Iran, small businesses, their workers, and their customers are being crushed.

President Trump entered office with slowing inflation, declining interest rates, and a growing job market. Just a year in, he has made all of it worse.

- Over the past year, he has squandered all of those metrics.
 - In 2025, the U.S. economy added just 181,000 jobs – a bad month during the Biden Administration.¹
 - In 2025, economic growth slowed to just 2.1 percent, down from nearly 3 percent the previous year.²
 - In April 2026, Consumer sentiment fell to the lowest it has ever been.³
- Trends in inflation fully reversed for most goods – including both goods that are imported and those that are produced here.⁴
- President Trump unilaterally enacted the largest middle-class tax hike in a generation, offsetting any benefit that working families may have gotten from his tax cut.⁵
- Republicans allowed enhanced premium tax cuts to expire, more than doubling premiums for many Americans, and costing over 4 million small business owners an average of \$1,500.⁶

Inflation: Trump's Unilateral Actions Reversed a Steady Course.

The cost of living was the central issue during the 2024 election. Between January 20, 2021, and January 20, 2025, inflation had cumulatively risen by 21.5 percent.⁷ After adjusting for inflation, private sector average weekly earnings shrank 4 percent. Despite the strong job market created by big fiscal policy, disrupted supply chains, low interest rates, and the Russian invasion of Ukraine all contributed to inflation soaring to an annual rate of 9.2 percent in July of 2022.⁸

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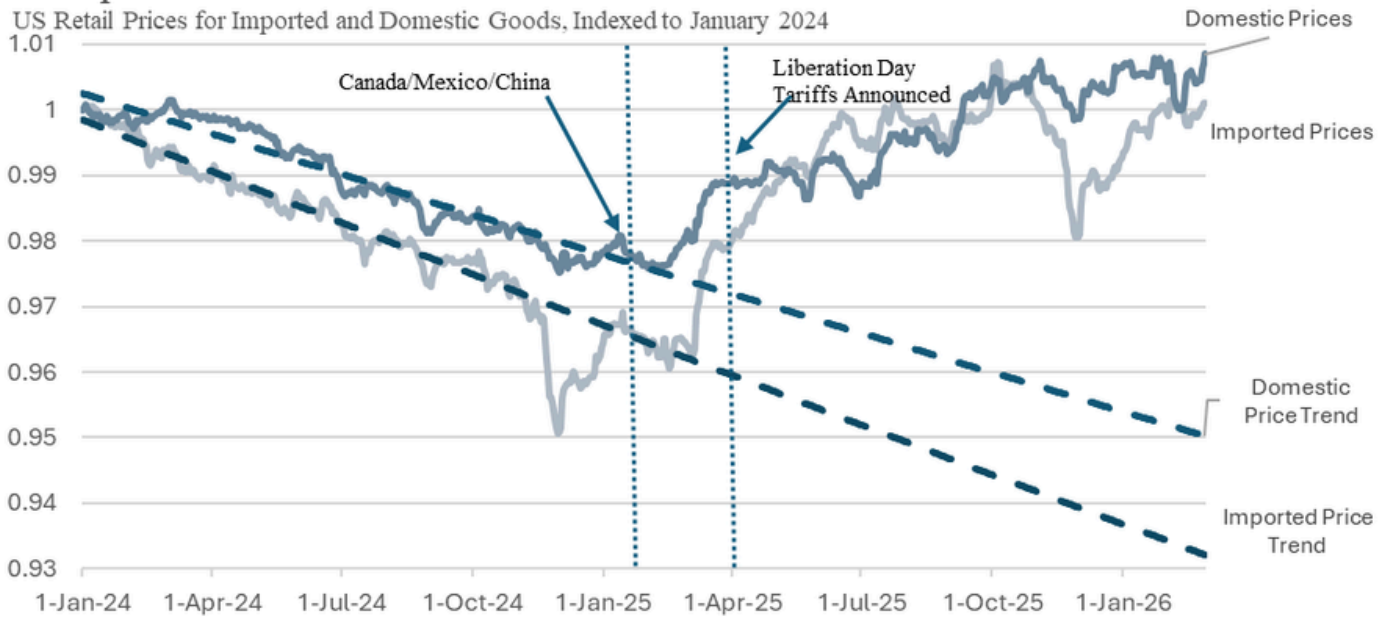
President Trump's War on Small Businesses

However, thanks to the action of Congressional Democrats and the Biden Administration, inflation was brought down over the course of the next two years, as supply chains rebuilt, clean energy investment expanded, and the deficit was reduced. Between July of 2022 and December of 2024, inflation slowed from 9.2 percent to 2.9 percent while maintaining an unemployment rate of between 3.5 and 4 percent and adding nearly 6 million jobs.⁹ A successful soft landing.

President Trump's unilateral policy decisions reversed course on inflation and job creation – moving us from a soft landing to a period of emerging stagflation. Below is a graph that documents the reversal in inflation trends due directly to tariffs:

Trump's Trade War Raised Prices

US Retail Prices for Imported and Domestic Goods, Indexed to January 2024



Note: Last updated February 26, 2026

Figure 5. Tariff effects on core goods PCE prices



Note: Core goods PCE inflation in February 2026 is an FRB staff estimate. The dashed line represents the average 12-month percent change in published core goods PCE prices from January 2015 – December 2019. Source: Authors' calculations using data from the BEA, BLS, Census, the Executive Office, the Federal Registrar, and Customs and Border Protection. Accessible version

this data is unambiguous: tariffs raised prices, because that is what they are meant to do. The Federal Reserve went further in their description of the contribution by providing a counterfactual of what inflation would look like without tariffs. The core finding of the Fed's paper was that Tariffs implemented through November 2025 raised core goods prices by 3.1 percent through February 2026. Explaining the entirety of excess inflation (above the 2 percent target and contributing 0.8 percent to overall inflation).¹⁰

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The President enacted these tariffs – ruled illegal by the supreme court – unilaterally. It was solely President Trump's policy decision to raise prices, and the data is clear: he did. But tariffs aren't the only contributor to inflation. President Trump's illegal war of choice in Iran, launched by his sole discretion, contributed to inflation jumping to 3.3 percent in March 2026, led by soaring oil costs and the fastest jump in gas prices ever.¹¹

Unlike 2022, it was the direct decisions of the President that caused surging inflation.

- President Trump unilaterally imposed taxes – without Congress and without debate – in the form of tariffs that are designed to raise prices.
 - This reversed the declining inflation he entered office with.
 - This caused the Federal Reserve to pause interest rate cuts, making capital less affordable for homebuyers and small business owners.
 - These tariffs contributed to nearly a full percent of inflation and raised goods prices by over 3 percent.¹²
- Trump collected over \$287 billion in tariff revenue in 2025.¹³ Of that, \$160 billion was ruled illegal by the supreme court. These tariffs cost small businesses at least \$83.4 billion in direct costs.¹⁵
- The average small business importer paid \$353,558 in tariff costs in 2025, 248,000 more than the previous year.¹⁶
 - For the average small business importer with fewer than 20 employees, this resulted in roughly \$162k in direct costs – or over \$13k a month – in 2025.¹⁷
- But that's not all – Trump's illegal war of choice is causing prices to skyrocket.
 - Inflation in March jumped nearly a percent, up to 3.3 percent.¹⁸
 - Led by a jump in energy costs: 21.2 percent for gasoline (the highest one month jump ever) and 30.7 percent for fuel oil.¹⁹
- This is not just a more expensive commute, it means flights are more expensive, slowing down travel and hurting small businesses dependent on tourism.
- It also means the price of diesel, which underpins the movement of goods throughout the U.S., is surging. Hurting companies that need their goods shipped as well as independent truck drivers.
 - Amazon, UPS, and FedEx have all added fuel surcharges, ranging from 3.5 to 8 percent.²⁰
 - Airlines like United, Delta, and Jet Blue have raised baggage fees.²¹
- It also affects fertilizer, which will cause food costs to increase – especially during planting season this year.

Bottom-Line: Trump's unilateral decisions caused surging inflation, which caused consumer sentiment to crater to the lowest level on record in March 2026. Never before has there been such a direct line between the decisions of a single person and the imposition of higher costs on the broad economy. This not only affects the input prices for small businesses, but the ability of consumers to pay for their goods, and the ability of workers to live on the wages they're paid.

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President Trump's War on Small Businesses

Trump Doesn't Care About the Care Economy

Some of the largest expenses in U.S. household budgets are the costs of health care and childcare. These are not just family pocketbook issues, they are small business issues. To pay for tax giveaways for the wealthy, the President and Congressional Republicans made record cuts to healthcare, both in direct cuts to Medicaid, changes to the Affordable Care Act, and allowing enhanced Premium Tax Credits for ACA plans. Across all these cuts, an estimated 16 million people could lose their insurance, according to the Congressional Budget Office. In addition, childcare continues to be a burden on small business owners and their employees, demanding significant portions of family budgets. Just a few weeks ago, President Trump said it's "not possible" to fund Medicaid, Medicare, and day care, because we have to take care of "one thing: military protection." Instead of making investments in American businesses, the President would rather spend money on fighting wars overseas.

Trump and Congressional Republicans made massive cuts to healthcare, putting extreme cost burdens on poor people and small businesses.

- The One Big Beautiful Bill made more than \$1 trillion in cuts to Medicaid and the Affordable Care Act, threatening the health coverage of over 10 million people.²²
- Republicans also allowed the Enhanced Premium Tax credits to expire, which kept costs down for millions of Americans and now threatens the coverage of an additional 4.2 million people.
 - Over 5 million small businesses rely on enhanced premium tax credits, 4.4 million of which will now see an average premium increase of over \$1,500.²³
 - Small business owners worry about changes to healthcare coverage for themselves, citing financial stress due to higher costs (73%), having to provide private coverage to employees (44%) and challenges recruiting and retaining employees without coverage (43%).²⁴
 - According to Small Business Majority, 74% of small business owners support extending the enhanced premium tax credits.²⁵
- Now Republicans are once again proposing making further cuts the healthcare to provide supplemental funding to the Department of Defense to fight an illegal war in Iran.²⁶

Childcare remains a significant burden for small businesses, and affects their ability to run their business and attract their workforce.

- According to a poll by small business majority, 56 percent of small business owners with children say their own childcare issues have forced them to take time away from their business, and nearly a quarter have had to stop their business and rejoin the workforce.²⁷
- 62 percent of small employers report unplanned employee absences due to childcare, and 30 percent have lost employees entirely over it.²⁸

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President Trump's War on Small Businesses

- President Trump recently said that the U.S. government cannot fund Medicaid and childcare programs because we have wars to fight.²⁹
- Democrats recognize that childcare is a small business issue and that providing a universal system will benefit small business owners' ability to compete in the marketplace.

Bottom-line: President Trump and Republicans want to pay for wars overseas and tax cuts for the rich by defunding health care and childcare services. That is not America first.

An Administration We Cannot Afford

President Trump's War on Small Businesses

Trump's AI Buildout and War in Iran are causing utilities and fuel to skyrocket.

Underlying virtually all prices in the economy is the cost of energy, and essential input in building stuff, moving stuff, and enjoying the basics of modern life. President Trump's policies have made energy sources scarcer and left the economy more dependent on oil – vulnerable to cost shocks and shortages in the global marketplace. By repealing incentives for clean energy here in the U.S., one of the fastest growing U.S. industries was put at a competitive disadvantage for producing energy. Moreover, by deregulating AI development, preempting state regulations, and granting his biggest tariff exemption to the AI industry, significant amounts of capital were invested into building data centers, driving up utility costs for businesses and communities. Not only does this harm consumers' ability to spend their money at small businesses, reallocating to essentials like food, gas, and rent, but it literally hampers the ability of small businesses to keep the lights on.

Trump said he wanted “energy dominance” but his policies have made energy scarce.

- Even before the illegal attack on Iran that sent fuel oil prices surging at the fastest rate on record, Trump was attacking the very infrastructure that would make us more resilient to higher oil prices.
- The One Big Beautiful Bill repealed seven tax credits for consumers that would help people purchase electric vehicles, make their homes and businesses more energy efficient, and install clean energy infrastructure.³⁰
 - It also phased out important business tax credits that were expanding U.S. manufacturing and innovation in clean energy.
- Furthermore, the Administration's reckless disregard for any safety or constraint on artificial intelligence has caused a surge in data centers without the accompanying electrical capacity.
 - AI data centers also account for one of the largest tariff exemptions, further incentivizing the allocation of investor capital into the industry.
 - As a result, energy prices are surging for small businesses. Electric and gas utilities requested nearly \$31 billion in rate increases in 2025, more than double the \$15 billion requested in 2024. This rate increases affect 81 million people.³¹
 - Small businesses are getting hit harder than consumers: The commercial sector saw the highest electricity price increase of any sector in December 2025 – up 7.8 percent year over year, compared to 6 percent for residential.³²

Bottom-line: Trump's policies are pushing up overhead costs – crushing small businesses that are already struggling with higher costs. Even before the war in Iran that has resulted in the largest oil shock in history, Trump's policies were making us less resilient and more dependent on globally traded oil while removing the guard rails.

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Trump is undermining SBA Services that could help small business owners.

Affordable prices are contingent on the ability of small businesses to compete in the marketplace. But at every step, Trump has undermined small businesses by cutting services offered by the SBA, creating policies that keep interest rates high for small business loans, and consolidating the federal contracting practices, resulting in less competition and higher costs for the taxpayer. The SBA acts to bolster competition in the economy by supporting small businesses, resulting in lower prices for better products and services, and genuine innovation that improves quality of life, but Trump's undermining of these principles have made it harder for small businesses to get the counseling they need or access the capital necessary to grow, or to access markets they need to sell their products or services.

President Trump and Administrator Loeffler are dismantling the SBA.

- Administrator Loeffler cut 2,700 employees from the SBA, or 43% of the workforce, erasing institutional knowledge, and leaving critical skills gaps in the wake.
 - In the first 9 months of 2025, the number of employees in the district and regional offices dropped from 640 to 470.³³
- The Administrator proposed eliminating funding for 15 of the counseling and training programs which support small business startups as they establish themselves and grow – including many women, veterans, and underserved entrepreneurs.
 - Funding for SCORE, Women's Business Centers and Veterans Business Outreach Centers, which provide free or low-cost training.
 - Even though Congress funded these organizations, the SBA has refused to distribute that funding – withholding tens of millions for small business counseling
- The Administrator significantly restricted eligibility for SBA loans, by effectively barring all U.S. small businesses with any amount of ownership by a non-citizen from participating in the SBA's two primary lending programs.³⁴

President Trump's policies are keeping interest rates high and capital unaffordable for small business owners.

- When Trump re-entered office, interest rates were falling consistently as inflation subsided, but his tariffs caused the inflation to reignite, causing the Fed to put a pause to interest rate cuts.³⁵
- As a result, interest rates on SBA 7(a) loans can range between 9 and 15 percent, restricting the affordability of capital for small business owners.³⁶
- Not only is the cost for inputs high, but the cost of the money to buy those inputs is high, making it harder for small businesses to start up and compete in the marketplace.

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- And because that cost is so high, early default and last-12 month Default rates continue to rise. The conditions that Trump is creating are driving small businesses into bankruptcy and default.
 - According to private data from Epiq, small business bankruptcies under subchapter V of chapter 11 (a streamlined reorganization path for small businesses) jumped 67% in the first quarter of 2026, compared to the same period last year.³⁷

The Trump Administration has completely rewritten government contracting with the goal of eliminating small businesses and favoring consolidation that price gouges taxpayers.

- DOGE and federal agencies indiscriminately terminated government contracts regardless of value, almost 60% of which belonged to small businesses.³⁸ At the VA, estimates suggest that upwards of two-thirds of cancelled contracts were awarded to veteran-owned small businesses.³⁹
- Small business contracting dollars are down under the Trump Administration – the first time small business contracting has seen a decrease in decades.⁴⁰
- Behind closed doors, the Trump Administration rewrote contracting rules to reduce opportunities for small businesses and decrease spending down from the record high of \$183 billion under the Biden Administration.⁴¹
 - In certain areas “every mention of small business requirements are marked for deletion.”⁴²
- The Trump Administration fired small business and acquisition staff regardless of value, including removing critical SBA personnel and slicing GSA's acquisition workforce by 30%.⁴³
- This results in the consolidation of power among the contracting base, which will turn around and demand higher prices for their services. Competition from small businesses would bring those prices down, but the Trump Administration is more interested in corruptly favoring large incumbents.

Bottom-line: President Trump and Kelly Loeffler have ripped apart services from the SBA that create more competition in the economy and bring down prices for everyone. By restricting their ability to compete with large corporations – through the elimination of services, the inaccessibility and unaffordability of capital, or through the loss of access to the federal marketplace – the U.S. economy grows even more concentrated, allowing big corporations to price gouge consumers and enrich their investors at our expense.

An Administration We Cannot Afford

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14 Erica York, Alex Durante, Supreme Court Strikes Down President Trump's Tariffs, TAX FOUNDATION, February 20, 2026.

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An Administration We Cannot Afford

President Trump's War on Small Businesses

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30 Alex Muresianu, How the One Big Beautiful Bill Changes Green Energy Tax Credits, TAX FOUNDATION, July 31, 2025.

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33 U.S. Small Bus. Admin., SBA Plan for Operating in the Event of a Lapse in Appropriations, Sept. 30, 2025.

34 Off. of Cap. Access., U.S. Small Bus. Admin, Pol'y Notice 5000-876441, Update to SOP 50 10 8 – Citizenship and Residency Requirements and Recission of Procedural Notice 5000-872050, Feb. 2, 2026.

35 Heather Stewart, Federal Reserve Chair Blames Trump's Tariffs for Preventing Interest Rate Cuts, The Guardian, July 1, 2025.

36 Small Business and SBA Lending Blog, What is the SBA 7(a) Loan Interest Rate? (Last Visited 4/22/2026).

37 ACA International, Small Business Bankruptcies Surge by 67 Percent in First Quarter, April 7, 2026.

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40 Sam Le, Small business contracting dropped in 2025. Unless you were an 8(a). GovCon Intelligence, Jan 06, 2026.

41 Press Release, U.S. SMALL BUS. ADMIN., Biden-Harris Administration Awards Record-Breaking \$183B in Federal Contracts to Small Businesses, Marking Fourth Consecutive Year of Growth, Jan. 10, 2025.

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Sample Press Releases

Release 1: General Small Business Week

FOR IMMEDIATE RELEASE

May [X], 2026

CONTACT: [NAME] · (XXX) XXX-XXXX · [EMAIL]

Rep. [Name] Celebrates Small Business Week, Calls for Relief from Tariffs and SBA Cuts

[DISTRICT CITY, STATE] — This week, as communities across the country celebrate National Small Business Week and recognize the entrepreneurs who drive growth, create jobs, and keep neighborhoods thriving, Representative [NAME] joined in honoring the vital role small businesses play both locally and nationwide.

"Small businesses have always been the heart of the American economy," said Rep. [NAME]. "National Small Business Week is a chance to celebrate their hard work, their creativity, and everything they do to move our communities and country forward."

Rep. [NAME] also acknowledged the mounting challenges facing small business owners, including a year of tariff whiplash that cost small businesses an estimated \$83 billion in direct import taxes, a Small Business Administration that has lost 43 percent of its workforce, and the intensified uncertainty that followed the Supreme Court's February ruling striking down the President's IEEPA tariffs as illegal.

"Small firms in [DISTRICT] have been doing everything right, and they've still been squeezed by forces completely outside their control," said Rep. [NAME]. "Tariffs that changed by the week, a Small Business Administration being hollowed out, resource partners owed millions of dollars in back payments — this isn't how you build a golden age for Main Street."

Rep. [NAME] called on Congress to reassert its constitutional authority over tariffs, restore full funding to the SBA, ensure that illegally collected tariff refunds flow back to the small businesses that paid them, and protect small business contracting opportunities.

"Small business owners don't want special treatment," said Rep. [NAME]. "They want a fair shot and a government that has their back. I'll keep fighting to make sure they have what they need to grow and thrive, not just during Small Business Week, but every day."

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Sample Press Releases

Release 2: Tariff-Focused Event

FOR IMMEDIATE RELEASE

May [X], 2026

CONTACT: [NAME] · (XXX) XXX-XXXX · [EMAIL]

Rep. [Name] Joins Local Small Businesses to Highlight Harm of Trump Trade War

[DISTRICT CITY, STATE] — Today, Representative [NAME] gathered small business owners from across the district for a press conference on the continued fallout from the Trump administration's trade war, which cost small businesses an estimated \$83 billion in direct import taxes in 2025 alone. The event took place at [BUSINESS], a local business grappling with cost increases and supply chain uncertainty after a year of shifting tariff rates.

"Small businesses in [DISTRICT] are doing all they can to stay afloat, but they continue to be weighed down by the President's reckless trade policy," said Rep. [NAME]. "The Supreme Court already ruled that most of these tariffs were illegal, more than \$160 billion was unlawfully collected from American importers, most of them small businesses. And yet the administration is already working to reimpose the same chaos through different legal tools."

During the press conference, entrepreneurs spoke about the cost increases, canceled orders, and planning paralysis they have faced over the past year. [BUSINESS OWNER NAME], who owns a local [TYPE OF BUSINESS], described a surprise tariff bill that forced [result]. [ANOTHER OWNER], who runs a small manufacturing company, described losing contracts because of delayed raw materials and uncertain input costs.

Restaurants, retailers, manufacturers, and farmers across [DISTRICT] have all felt the impact. According to the FedEx Small Business Trade Index, 76 percent of small businesses import products used to make what they sell, and 61 percent export to international markets. Unlike large corporations, small firms cannot absorb sudden cost spikes, renegotiate supplier contracts at scale, or deploy teams of trade lawyers to chase exemptions.

Rep. [NAME] called on Congress to pause new tariffs, ensure that IEEPA refund payments flow directly to the small businesses that paid them — not Wall Street firms buying up claims at pennies on the dollar — and reassert Congressional authority over trade so that no future President can weaponize tariffs against Main Street.

"Our small businesses cannot afford to be collateral damage in this trade war," said Rep. [NAME]. "We need policies that give them room to grow and compete, not more obstacles and more chaos."

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What Small Businesses Are Saying

Over the past year, small business owners have repeatedly testified before the House Small Business Committee or the Democratic Steering and Policy Committee. Here's what they've told us.

Shirley Modlin, 3D Design and Manufacturing (Powhatan, VA)

Testifying November 2025:

I'm here to tell you that my business and many of my peers are struggling under the current economic conditions. We've been in business since 2005 and we've never experienced such turmoil. This is largely due to the crushing tariffs that impact every area of our industry. Our products are made in America but a lot of the aluminum, steel and alloys we use are imported from Canada and Mexico.

Over the past year, the tariff rate has changed drastically. I never know if there will be no tariff, a 25 percent tariff, a 50 percent tariff or an even higher tariff on aluminum. This makes it extremely difficult to set prices.

Haley Pavone, Pashion Footwear

Testifying before the Democratic Steering and Policy Committee, May 2025:

This pair of shoes has a product cost of \$38.77, and we have historically sold it to customers for \$195... we are left with a total net profit for this shoe sale of \$19.76. However, with the implementation of these new tariffs as well as the elimination of the de minimis value under Section 321, this math has now been flipped on its head... My business has now, overnight, gone from profiting \$19.76 on this shoe to losing \$45.95 every single sale of this style.

Building out a high-end technical footwear manufacturing facility in the US would take 3-5 years and tens of millions of dollars that a company my size simply does not have.

What Small Businesses Are Saying

Sarah Wells, Sarah Wells Bags

Testifying May 2025:

On a recent shipment when the 2025 tariff was set at 20%, I paid a surprise \$15,000 in fees just to release my goods from port. That alone was devastating. But now, under the new rules, that same shipment would cost me an extra \$86,000 in duties – the equivalent of one or two full-time salaries. That kind of burden jeopardizes every job I've created.

Walt Rowen, Susquehanna Glass Company (Pennsylvania)

Testifying May 2025:

A significant portion of my business involves decorating Chinese-manufactured Christmas ornaments for a major client. We typically ship over 100,000 pieces during the holidays... But with the current 145% tariff, my client faces a cost crisis, leaving my business in limbo. I employ 35 people in our Pennsylvania town and normally would be hiring 20–30 seasonal workers soon for our Christmas rush. But how can I commit to those hires with such uncertainty?

Molly Moon Neitzel, Molly Moon's Homemade Ice Cream

Testifying February 2025:

We purchase all of our ice cream cups and pint containers from Canadian and Chinese Manufacturers. We spend over \$450,000 per year on paper products. A 10 to 25% tariff on those products would cost us over \$100,000, decimating our profits.

Jesse Appell, Jesse's Teahouse

Testifying September 2025:

The recent tariffs have had a devastating impact on my business. I estimate we have lost approximately \$250,000 in sales as a direct result of the most recent trade war. I run a subscription tea club, where every 3 months, we send our club members great new teas. But our May subscription box sat in the port during the trade war, and we had to skip it altogether. We also couldn't get a single restock shipment between January and August.

What Small Businesses Are Saying

Kurt Voss, AmeriLux Family of Companies (De Pere, WI)

Testifying November 2025:

reshoring this manufacturing process required us to move specialized equipment from Ireland to the United States. We initiated this project long before the new tariffs were announced... Under current tariff classifications, importing this equipment resulted in duties that were not structured with reshoring efforts in mind. The tariff added more than \$150,000 to the project.

Rico Macareg, Strivewell (Multi-Unit Franchise Operator)

Testifying January 2026:

After one of our projects opened, I received a \$30,000 tariff bill – three months after opening – for equipment we had already purchased and installed. That cost was never forecasted and could not be planned for. For a newly opened small business, that kind of surprise expense immediately drains working capital and often forces higher prices on consumers.

District Event Ideas

National Small Business Week is a prime opportunity to spotlight the entrepreneurs in your district, hear directly from them about the challenges they face, and generate earned media that reinforces your work in Washington. The events below can be adapted to the issue areas most pressing in your district.

1. Tariff-Focused Press Conference, Rally, or Roundtable

Most small business owners rely at least somewhat on trade for raw materials, finished goods, and agricultural products. Restaurants, retailers, e-commerce businesses, private event companies, manufacturers, automotive shops, healthcare companies, florists, coffee shops, and wholesale and distribution companies are all impacted – and they exist in every congressional district.

Format suggestions:

- Host at a local small business impacted by tariffs (ideally one that depends on imports or exports)
- Member provides a brief opening statement, then turns the discussion to 2–3 small business owners
- Invite a subject matter expert – academic, trade association representative, or local advocate – to explain the policy and field questions
- Encourage local print, TV, and radio coverage; many local outlets may also help publicize the event

Suggested discussion questions:

- How has the whiplash of tariffs being imposed, paused, struck down, and reimposed affected your ability to plan?
- Have you faced surprise bills to release inventory from customs? How did you cover them?
- Has the Supreme Court ruling changed anything for you, or are you still waiting on refunds?
- Have you had to raise prices, cut staff, delay hiring, or cancel expansion plans?
- What would you want Congress to do right now?

2. Small Business Town Hall

Hear directly from businesses across industries, engage them in conversation, and elevate their stories. Town halls are especially valuable when press coverage of a specific business at a press conference might expose them to retaliation or customer backlash.

District Event Ideas

3. SBA Resource Partner Convening

SBA's network of district offices and resource partners – SBDCs, Women's Business Centers, Veterans Business Outreach Centers, and SCORE chapters – extends into all 50 states and the territories. Convene representatives from these centers to help connect constituents to free or low-cost entrepreneurial development training and educate them on the resources still available despite ongoing funding delays. This is especially timely given the administration's proposal to close 150 Women's Business Centers and dozens of veteran-serving offices.

4. Tour a Local Business or SBA Office

A business tour gets your boss facetime with owners, lets you hear concerns and success stories firsthand, and generates compelling local earned media. Invite local TV, radio, and print reporters along.

5. Procurement Workshop

Bring together small businesses and federal procurement experts to help small businesses compete for government contracts – especially urgent given the administration's rewrite of federal contracting rules and the termination of thousands of small business contracts.

6. Agriculture Roundtable

In rural and agricultural districts, convene farmers, agricultural suppliers, and ag-adjacent small businesses to discuss the combined pressure of retaliatory tariffs, record trade deficits, rising fuel and fertilizer costs, and farm labor shortages driven by intensified immigration enforcement.

Key Stakeholder Contacts

The following stakeholders often can provide stories, speak at events, and possibly host events at their physical locations. Where needed, use the national contact information to help pinpoint the best contacts in your district.

Chambers of Commerce

- Local Chamber of Commerce

SBA Resource Partners

- Lead Small Business Development Center (SBDC)
- Women's Business Center (WBC)
- SCORE mentor chapter
- Veterans Business Outreach Center (VBOC)

Small Business Advocacy Groups

- Small Business Majority — Alexis D'Amato, adamato@smallbusinessmajority.org
- Main Street Alliance — Shawn Phetteplace, shawn@mainstreetalliance.org
- National Small Business Association — Reed Westcott, Rwestcott@nsbaadvocate.org; Jack Furth, jfurth@nsbaadvocate.org
- Small Business for America's Future — Sammi Kerley, sammi@smallbusinessforamericasfuture.org

Business and Industry Associations

- National Retail Federation — Meghan Cruz, cruz@nrf.com
- Independent Restaurant Coalition — Patrick Robertson, probertson@confluencegr.com
- National Farmers Union — Aaron Shier, ashier@nfudc.org
- American Farm Bureau Federation — contact via fb.org
- Technology associations — contact by sector as relevant

SBA District Office Directory

Source: U.S. Small Business Administration. Directory is current as of packet preparation; staffing at SBA district offices has been reduced significantly, so wait times may be longer than in prior years.

Office	Phone	Email
Alabama District Office	205-290-7101	alabama@sba.gov
Alabama – Mobile Alternate Work Site	251-544-7401	–
Alaska District Office	907-271-4022	akinfo@sba.gov
Alaska – Fairbanks Alternate Work Site	800-755-7034	akinfo@sba.gov
Arizona District Office	602-745-7200	–
Arizona – ShowLow Alternate Work Site	928-532-0034	–
California – Fresno District Office	559-487-5791	fresno@sba.gov
California – Los Angeles District Office	818-552-3201	lado@sba.gov
California – Orange County / Inland Empire	714-550-7420	SAO-DSUP@sba.gov

SBA District Office Directory

Office	Phone	Email
California – Sacramento District Office	916-735-1700	sacramento_do@sba.gov
California – San Antonio District Office	210-403-5900	sado.email@sba.gov
California – San Diego District Office	619-557-7250	sandiego@sba.gov
California – San Francisco District Office	415-744-6820	sfomail@sba.gov
Colorado District Office	303-844-2607	–
Connecticut District Office	860-240-4700	Connecticut_DO@sba.gov
Connecticut – Bridgeport Branch	203-335-0427	Connecticut_DO@sba.gov
Delaware District Office	302-573-6294	–
District of Columbia – Washington Metro	202-205-8800	–

SBA District Office Directory

Office	Phone	Email
Florida – North Florida District Office	904-443-1900	northflorida_do@sba.gov
Florida – North Florida Orlando Alt Site	407-648-2891	–
Florida – South Florida District Office	305-536-5521	SouthFlorida_DO@sba.gov
Florida – South Florida Ft. Pierce Alt Site	772-466-3176	–
Florida – South Florida Tampa Alt Site	813-228-2100 x24	–
Georgia District Office	470-891-5576	–
Hawaii District Office	808-541-2990	hawaiieneral@sba.gov
Hawaii – Guam Branch	671-472-7277	guamgeneral@sba.gov
Idaho – Boise District Office	208-334-9004	boise_do@sba.gov

SBA District Office Directory

Office	Phone	Email
Illinois District Office	312-353-4528	illinois.do@sba.gov
Illinois – Springfield Branch	217-793-5020 x114	illinois.do@sba.gov
Indiana District Office	317-226-7272	–
Iowa District Office	515-284-4422	dmdo@sba.gov
Iowa – Cedar Rapids Branch	319-362-6405	–
Kansas – Wichita District Office	316-269-6616	wichita_do@sba.gov
Kentucky District Office	502-582-5971	kyconference@sba.gov
Louisiana District Office	504-589-6685	–
Maine District Office	207-622-8551	–

SBA District Office Directory

Office	Phone	Email
Maine – Bangor Alternate Work Site	207-945-2021	–
Maine – Portland Alternate Work Site	207-248-9040	–
Massachusetts District Office	617-565-5590	–
Michigan District Office	313-226-6075	Michigan@sba.gov
Minnesota District Office	612-370-2324	minneapolis.mn@sba.gov
Mississippi District Office	601-965-4378	JacksonMS@sba.gov
Mississippi – Gulfport Branch	228-863-4449	–
Missouri – Kansas City District Office	816-426-4900	Kansascity_do@sba.gov
Missouri – Kansas City Springfield Branch	417-890-8501	–

SBA District Office Directory

Office	Phone	Email
Missouri – St. Louis District Office	314-539-6600	stlouis@sba.gov
Missouri – St. Louis Columbia Alt Site	573-382-1792	–
Montana District Office	406-441-1081	–
Nebraska District Office	402-221-4691	–
Nevada District Office	702-388-6611	–
Nevada – Northern Nevada Branch	775-222-0401	–
New Hampshire District Office	603-225-1400	–
New Jersey District Office	973-645-2434	–
New Mexico District Office	505-248-8225	–

SBA District Office Directory

Office	Phone	Email
New York District Office	212-264-4354	—
New York – Long Island Branch	631-454-0750	—
New York – Syracuse District Office	315-471-9393	—
New York – Syracuse Albany Alt Site	518-446-1118 x231	—
New York – Syracuse Elmira Branch	607-734-8130	—
North Carolina District Office	704-344-6563	—
North Carolina – Raleigh Alt Site	919-532-5525	—
North Carolina – Wilmington Alt Site	910-398-0746	—
North Dakota District Office	701-239-5131	—

SBA District Office Directory

Office	Phone	Email
North Dakota – Bismarck Alt Site	701-328-5850	–
North Dakota – Grand Forks Alt Site	701-746-5160	–
Ohio – Columbus District Office	614-427-0407	–
Ohio – Cincinnati Branch	513-684-2814	–
Ohio – Dayton Alternate Work Site	614-633-6372	–
Oklahoma District Office	405-609-8000	–
Oregon – Portland District Office	503-326-2682	–
Pennsylvania – Eastern Penn. District	610-382-3062	–
Pennsylvania – Harrisburg Branch	717-782-3840	–

SBA District Office Directory

Office	Phone	Email
Pennsylvania – Wilkes-Barre Branch	570-826-6200	–
Pennsylvania – Pittsburgh District	412-395-6560	–
Puerto Rico & US Virgin Islands	787-766-5572	–
Puerto Rico – St. Croix Post of Duty	340-718-5381	–
Rhode Island District Office	401-528-4561	–
South Carolina District Office	803-765-5377	–
South Carolina – Charleston Alt Site	843-225-7430	–
South Dakota District Office	605-330-4243	–
South Dakota – Rapid City Alt Site	605-341-5962	–

SBA District Office Directory

Office	Phone	Email
Tennessee District Office	615-736-5881	—
Tennessee – Memphis Alt Site	901-494-6906	—
Texas – Dallas/Fort Worth District	817-684-5500	dfwdo.email@sba.gov
Texas – El Paso District Office	915-834-4600	—
Texas – Houston District Office	713-773-6500	Houston@sba.gov
Texas – Lower Rio Grande Valley	956-427-8533	LRGVDO.email@sba.gov
Texas – LRGV Corpus Christi Branch	361-879-0017	—
Texas – Lubbock-West Texas District	806-472-7462	lubdo@sba.gov
Utah District Office	801-524-3209	Utahgeneral@sba.gov

SBA District Office Directory

Office	Phone	Email
Vermont District Office	802-828-4422	—
Virginia District Office	804-771-2400	richmond.va@sba.gov
Washington – Seattle District Office	206-553-7310	—
Washington – Spokane Branch	509-353-2800	—
West Virginia District Office	304-623-5631	—
West Virginia – Charleston Branch	304-347-5220	—
Wisconsin District Office	414-297-3941	—
Wisconsin – Madison Location	608-441-5263	—
Wyoming District Office	307-261-6500	—

Lead Small Business Development Centers by State

SBDCs are the largest of SBA's resource partners, with just under 1,000 centers nationwide providing counseling and training on access to capital, trade, cybersecurity, federal contracting, and more. Source: Small Business Administration.

State	Organization	Director	Phone	Email
AL	Alabama SBDC Network	Bill Cummins	205-348-1582	bill.cummins@ua.edu
AK	UAA Business Enterprise Institute	Jon Bittner	907-786-7276	jon.bittner@aksbdc.org
AS	American Samoa Community College SBDC	Jason Betham	684-699-4830	jason.betham.sbdc@gmail.com
AZ	Arizona SBDC	Janice Washington	480-731-8722	janice.washington@domail.maricopa.edu
AR	Arkansas SBTDC	Laura Fine	501-683-7728	lcfine@ualr.edu
CA	Orange County/Inland Empire	Mike Daniel	657-278-3195	midaniel@exchange.fullerton.edu
CA	UC Merced SBDC Regional Network	Kurt Clark	559-241-6590	kclark5@ucmerced.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
CA	San Diego & Imperial SBDC Network	Marquise Jackson	619-216-6718	mjackson2@sdccd.edu
CA	Los Angeles Regional SBDC	Patrick Nye	562-938-5006	pnye@lbcc.edu
CA	Northern California Regional SBDC	Kristin Johnson	707-826-3920	kristin.johnson@humboldt.edu
CO	Colorado SBDC	Joey Jenkins	303-892-3864	joey.jenkins@state.co.us
CT	Connecticut SBDC	Joe Ercolano	855-428-7232	jercolano@uconn.edu
DE	Delaware SBTDC	Mike Bowman	302-831-4283	jmbowman@udel.edu
DC	District of Columbia SBDC	Carlo Brown	202-806-1551	carl.brown@howard.edu
FL	Florida SBDC Network	Michael Myhre	850-473-7800	mmyhre@uwf.edu
GA	Georgia SBDC Network	Allan Adams	706-542-6762	aadams@georgiasbdc.org

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
HI	Hawaii SBDC Network	Cathy Wiltse	808-974-7515	cathy.wiltse@hisbdc.org
ID	Idaho SBDC	Doug Covey	208-426-3838	dougcovey@boisestate.edu
IL	Illinois SBDC	Mark Petrilli	217-524-5700	mark.petrilli@illinois.gov
IN	Indiana SBDC	David Watkins	317-232-8805	dwatkins@iedc.in.gov
IA	Iowa SBDC	Lisa Shimkat	515-294-2030	lshimkat@iastate.edu
KS	Kansas SBDC	Greg Panichello	785-296-6514	panichello@ksbdc.net
KY	Kentucky SBDC	Kristina Joyce	859-257-7668	kjoyce@uky.edu
LA	Louisiana SBDC	Carla Holland	318-342-5507	cholland@lsbdc.org
ME	Maine SBDC/SBTDC	Mark Delisle	207-780-4420	mark.delisle@maine.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
MD	Maryland SBDC	Paul Bardack	301-403-8300 x15	pbardack@umd.edu
MA	Massachusetts SBDC	Georgianna Parkin	413-545-6301	gparkin@msbdc.umass.edu
MI	Michigan SBTDC	J.D. Collins	616-331-7480	colljaso@gvsu.edu
MN	Minnesota SBDC	Bruce Strong	651-259-7420	Bruce.Strong@state.mn.us
MS	Mississippi SBDC	Sharon Nichols	662-915-5001	sknichol@olemiss.edu
MO	Missouri SBTDC	Greg Tucker	573-882-8570	tuckergd@umsystem.edu
MT	Montana SBDC	Chad Moore	406-841-2746	cmoore@mt.gov
NE	Nebraska SBDC	Catherine Lang	402-554-2521	cdlang@unomaha.edu
NV	Nevada SBDC	Sam Males	775-784-1717	males@unr.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
NH	New Hampshire SBDC	Liz Gray	603-862-2200	liz.gray@unh.edu
NJ	New Jersey SBDC	Leon Fraser	973-353-1927	lfraser@business.rutgers.edu
NM	New Mexico SBDC	Russell Wyrick	505-428-1343	russell.wyrick@sfcc.edu
NY	New York SBDC	Brian Goldstein	518-944-2840	brian.goldstein@nysbdc.org
NC	North Carolina SBTDC	Scott Daugherty	919-715-7272	sdaugherty@sbtcd.org
ND	North Dakota SBDC	Tiffany Ford	701-328-5375	tiffany.ford@ndsbdcd.org
OH	Ohio SBDC	Jim Laipply	614-466-6581	James.Laipply@development.ohio.gov
OK	Oklahoma SBDC	Michelle Campbell Hockersmith	580-745-2955	mcampbell@se.edu
OR	Oregon SBDC	Mark Gregory	541-463-5250	gregorym@lanecc.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
GU	Pacific Islands SBDC Network	Pam Peralta	671-735-2593	pamela@pacificsbdc.com
PA	Pennsylvania SBDC	Ernie Post	215-898-1219	post@kutztown.edu
PR	Puerto Rico SBTDC	Ricardo Martinez	787-763-6811	rmartinez@prsbtdc.org
RI	Rhode Island SBDC	Ed Huttenhower	401-874-7232	ehuttenhower@uri.edu
SC	South Carolina SBDC	Michele Abraham	803-777-3130	michele.abraham@moore.sc.edu
SD	South Dakota SBDC	Jeff Eckhoff	605-677-5103	mark.slade@usd.edu
TN	Tennessee SBDC	Patrick Geho	615-898-2745	pgeho@tsbdc.org
TX	North Texas SBDC	Mark Langford	214-860-5832	m.langford@dcccd.edu
TX	Northwest Texas SBDC Regional	Judy Wilhelm	806-745-3973	judy.wilhelm@ttu.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
TX	University of Houston SBDC Network	Steve Lawrence	713-752-8425	slawrence@uh.edu
TX	South-West Texas Border Region SBDC	Al Salgado	210-458-2450	albert.salgado@utsa.edu
UT	Utah SBDC	Michael Finnerty	801-957-5384	mike.finnerty@usu.edu
VT	Vermont SBDC	Linda Rossi	802-728-9101	lrossi@vtsbdc.org
VI	Virgin Islands SBDC	Ted Gutierrez	340-776-3206	theodore.gutierrez@uvi.edu
VA	Virginia SBDC	Jody Keenan	703-277-7727	jkeen@gmu.edu
WA	Washington SBDC	Duane Fladland	509-358-7765	duane.fladland@wsbdc.org
WV	West Virginia SBDC	Debra Martin	304-693-1027	debra.k.martin@wv.gov
WI	Wisconsin SBDC	Bon Wikenheiser	608-263-0221	bon.wikenheiser@uwex.edu

Lead Small Business Development Centers by State

State	Organization	Director	Phone	Email
WY	Wyoming SBDC	Jill Kline	307-766-3405	jkline@uwyo.edu

SBA Resource Partners at a Glance

SBA's field network and resource partners provide free or low-cost counseling, training, and technical assistance to entrepreneurs. Though many of these partners are currently waiting on delayed federal reimbursements, they remain operational and are still the best first stop for constituents seeking help starting or growing a business.

SBA District Office

- Typically located in major metropolitan areas, sometimes statewide
- Oversees SBA programs within the state and coordinates work with resource partners

SBA Regional Office

- Ten nationwide offices organized geographically
- Supports district offices and promotes economic growth in the region

U.S. Export Assistance Center

- Over 100 locations nationwide
- Helps small businesses develop export plans and expand into international markets

Veterans Business Outreach Center (VBOC)

- Often (but not exclusively) located on university campuses
- Focused on veterans, transitioning service members, and military spouses, including the Boots to Business program

SCORE Business Mentor Chapters

- Over 300 locations nationwide
- Matches volunteer business counselors and mentors with aspiring entrepreneurs; mentorship is always free

Small Business Development Center (SBDC)

- Just under 1,000 centers nationwide – the largest SBA resource partner network
- Counseling and training on access to capital, trade, cybersecurity, federal contracting, and more

Women's Business Center (WBC)

- Over 100 locations, primarily serving women entrepreneurs and other underserved communities
- Flexible hours, long-term training, multilingual services, and strong focus on access to capital

SBA Resource Partners at a Glance

APEX Accelerators

- Provides technical assistance and counseling to businesses pursuing government contracts
- Supports navigating set-aside contracts for underserved populations including women and minority entrepreneurs

Regional Innovation Clusters (SBIR, STTR)

- Regional offices focused on incorporating small businesses into innovative industry-driven technology development

Certified Development Company (CDC)

- Nonprofits certified and regulated by the SBA
- Work with participating lenders to provide long-term, fixed-rate 504 loans to small businesses

Counseling and Training: Frequently Asked Questions

If you, like many small business owners, need a business counselor, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners offer high-quality training and counseling designed to meet the specific needs of small business owners – for free or at a low cost. With thousands of resource partners across the country, entrepreneurs are never far from critical support. To find a local partner, visit sba.gov/local-assistance/find.

Do I have to pay for counseling and training?

Counseling through SBDCs and WBCs is free, and training is low-cost. SCORE mentorship is always free. Note that the administration is currently withholding payments owed to these partners, but services continue.

What is an SBDC?

SBDCs are a national network of nearly 1,000 centers housed at leading universities, colleges, state economic development agencies, and private partners. Each state has a lead center that coordinates services. More info: americassbdc.org.

What is a WBC? Is it only for women?

WBCs are a national network of more than 100 centers providing one-on-one counseling, training, networking, workshops, technical assistance, and mentoring. In addition to women, WBCs are mandated to serve underserved entrepreneurs, including low-income entrepreneurs. Many offer flexible hours. More info: awbc.org.

What is SCORE?

SCORE provides free, confidential business advice through a volunteer network of more than 10,000 business experts. You can meet with a mentor online or in person. More info: score.org.

What is SCORE?

MBDA Centers primarily serve minority-owned businesses (Black, Hispanic, Asian American/Pacific Islander, and American Indian), especially those looking to enter new domestic and global markets or grow in scale.

How to Grow Your Enterprise: Contracting and Grants

I want a federal contract. What do I need to know?

Federal contracting is governed by the Federal Acquisition Regulation (FAR), the Defense Federal Acquisition Regulation Supplement (DFARS), and agency-specific rules.

Common contract types include:

- Fixed-price contracts (sealed bidding or negotiated)
- Cost-reimbursement contracts
- Small business subcontracting arrangements

Common contract types include:

- Register in the System for Award Management (SAM.gov)
- Identify the correct NAICS code(s) for their work
- Obtain a federal Employer Identification Number (EIN)
- Gather past performance evaluations

Contract opportunities are posted on SAM.gov (which replaced FedBizOpps) and tracked in the Federal Procurement Data System (FPDS). Government-wide contracts such as the GSA Schedules allow agencies to buy directly from approved suppliers.

Key support resources:

- SBA Procurement Center Representatives (PCRs) assist with federal contracting through area offices
- Commercial Market Representatives (CMRs) advocate for small business subcontracting
- Each agency has an Office of Small and Disadvantaged Business Utilization (OSDBU) or Office of Small Business Programs (OSBP)
- Note: The federal small business contracting infrastructure has been significantly curtailed in 2025 – contracting assistance staff at SBA dropped from nearly 200 to 76 in the first nine months of 2025, and GSA's acquisition workforce was cut by 30 percent

Small Business Set-Aside Programs

The government-wide goal is for at least 23 percent of federal contract dollars to go to small businesses, with specific subgoals for disadvantaged categories:

How to Grow Your Enterprise: Contracting and Grants

- Small Disadvantaged Business (SDB) and 8(a) Certified
- Women-Owned Small Business (WOSB)
- Veteran-Owned Small Business (VOSB) and Service-Disabled Veteran-Owned Small Business (SDVOSB)
- Historically Underutilized Business Zone (HUBZone)

Grants and Cooperative Agreements

If federal contracts don't fit your business, federal grants may. Grants are used when substantial agency-recipient involvement is not expected; cooperative agreements are used when it is. Search opportunities via the Catalog of Federal Domestic Assistance or [Grants.gov](https://www.Grants.gov).

Small businesses engaged in R&D may qualify for SBIR or STTR grants, which fund cutting-edge technology development.

Additional Contracting Support Tools

- Surety Bond Guarantee Program – guarantees 70–90% of bonds for contracts requiring surety
- Mentor-Protégé Program – pairs established firms with developing protégé businesses
- Joint Ventures & Teaming – allows small firms to combine for specific contracts without permanent affiliation
- Non-Manufacturer Rule (NMR) – allows small firms to qualify on supply contracts under certain conditions

Resources in the Small Business Community: Lending and Entrepreneurial Development

Options for Obtaining Capital

The SBA administers a range of loan programs to help businesses start, expand, and recover from disasters:

- 7(a) Loan Program – SBA's primary business loan program, for small businesses unable to obtain traditional credit
- 504 Certified Development Company Program – long-term, fixed-rate financing for real estate, buildings, and heavy equipment
- Microloan Program – loans of \$50,000 or less through nonprofit intermediary lenders to the smallest businesses and start-ups
- Small Business Investment Company (SBIC) Program – long-term loans and equity capital to high-growth start-ups
- Community Advantage Program – expands SBA lending to underserved communities
- Disaster Loan Program – low-interest, long-term loans to businesses, nonprofits, homeowners, and renters after declared disasters

Where to Go for Business Assistance

- Small Business Development Centers (SBDCs) – counseling and training across all 50 states
- SCORE – expansive volunteer network of free mentors
- Women's Business Centers (WBCs) – counseling, training, and mentoring, especially for women and underserved entrepreneurs
- Veterans Business Outreach Centers (VBOCs) – services for veterans, transitioning service members, and military spouses
- APEX Accelerators – technical assistance for businesses pursuing government contracts
- Program for Investment in Microentrepreneurs (PRIME) – services for very low-income entrepreneurs
- State Trade Expansion Program (STEP) – financial awards to state and territory governments for export assistance

Rural-Focused Programs

The SBA administers a range of loan programs to help businesses start, expand, and recover from disasters:

- Beginning Farmers and Rancher Loans – for farmers and ranchers unable to obtain commercial credit
- Commodity and Marketing Assistance Loans – interim financing at harvest
- Microloans – for small, beginning, niche, and non-traditional farm operations

Resources in the Small Business Community: Lending and Entrepreneurial Development

USDA Rural Development offers additional programs:

- Rural Business Investment Program (RBIP) – venture capital for rural businesses
- Rural Business Development Grants (RBDG) – technical assistance and training for small, emerging rural businesses