



(Original Signature of Member)

117TH CONGRESS
1ST SESSION

H. R. _____

To direct the Administrator of the Small Business Administration to establish a forgivable loan program for certain businesses located near the United States and Canadian border, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Ms. DELBENE introduced the following bill; which was referred to the
Committee on _____

A BILL

To direct the Administrator of the Small Business Administration to establish a forgivable loan program for certain businesses located near the United States and Canadian border, 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 “Point Roberts Small
5 Business Fairness Act”.

6 **SEC. 2. DEFINITIONS.**

7 In this Act:

1 (1) ADMINISTRATOR.—The term “Adminis-
2 trator” means the Administrator of the Small Busi-
3 ness Administration.

4 (2) COVERED BUSINESS.—The term “covered
5 business” means a small business concern (as de-
6 fined in section 3 of the Small Business Act (15
7 U.S.C. 632))—

8 (A) located in the contiguous United
9 States;

10 (B) located within 75 miles of the United
11 States and Canadian border; and

12 (C) only accessible by land via Canada.

13 **SEC. 3. FORGIVABLE LOAN PROGRAM FOR COVERED BUSI-**
14 **NESSES.**

15 (a) IN GENERAL.—The Administrator shall establish
16 a program to make forgivable loans available to covered
17 businesses that had gross receipts during the second,
18 third, or fourth quarter of 2020 that demonstrate a great-
19 er than 50 percent reduction from the gross receipts of
20 the entity during the same quarter in 2019.

21 (b) ELIGIBILITY.—To be eligible for a forgivable loan
22 under subsection (a), a covered business shall—

23 (1) have been in operation on March 1, 2020;
24 and

1 (2) show that the closure of the United States
2 and Canadian border—

3 (A) directly resulted in a reduction in the
4 gross receipts of the covered business; or

5 (B) restricted the ability of customers to
6 access the location of the covered business.

7 (c) LOAN AMOUNT.—The maximum loan amount
8 under subsection (a) shall be equal to 75 percent of the
9 gross annual receipts for the covered business for fiscal
10 year 2019.

11 (d) FORGIVENESS.—Not later than 1 year after the
12 date of enactment of this Act, the Administrator shall for-
13 give 100 percent of the value of a loan made to a covered
14 business under subsection (a) less the amount the covered
15 business received from—

16 (1) any other loan forgiveness program, includ-
17 ing any program established under the CARES Act
18 (Public Law 116–136); or

19 (2) an advance under section 1110 of the
20 CARES Act (15 U.S.C. 9009).