

## **SBA Surety Bond Guarantee Program**

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# Sba Surety Bond Guarantee Program Crs Reports

**Thomas Griffiths**



## **Sba Surety Bond Guarantee Program Crs Reports:**

**Sba Surety Bond Guarantee Program** Congressional Research Service, 2014-12-05 The Small Business Administration's SBA's Surety Bond Guarantee Program is designed to increase small businesses' access to federal, state, and local government contracting as well as private sector contracts by guaranteeing bid performance and payment bonds for small businesses that cannot obtain surety bonds through regular commercial channels. The program guarantees individual contracts of up to \$6.5 million and up to \$10 million if a federal contracting officer certifies that such a guarantee is necessary. The SBA's guarantee ranges from 70% to 90% of the surety's loss if a default occurs. In FY2014, the SBA guaranteed 12,384 bid and final surety bonds with a total contract value of about \$6.4 billion. A surety bond is a three-party instrument between a surety who agrees to be responsible for the debt or obligation of another, a contractor, and a project owner. The agreement binds the contractor to comply with the contract's terms and conditions. If the contractor is unable to successfully perform the contract, the surety assumes the contractor's responsibilities and ensures that the project is completed. Surety bonds are viewed as a means to encourage project owners to contract with small businesses that may not have the credit history or prior experience of larger businesses and are considered to be at greater risk of failing to comply with the contract's terms and conditions. P.L. 112-239, the National Defense Authorization Act for Fiscal Year 2013, increased the program's bond limit, which had been \$2 million since 2000, and was temporarily increased from February 17, 2009, through September 30, 2010, to \$5 million and up to \$10 million if a federal contracting officer certified in writing that a guarantee in excess of \$5 million was necessary. Advocates of raising the program's bond limit argued that doing so would increase contracting opportunities for small businesses and bring the limit more in line with limits of other small business programs, such as the 8(a) Minority Small Business and Capital Ownership Development Program and the Historically Underutilized Business Zone (HUBZone) Program. Opponents argued that raising the limit could lead to higher amounts being guaranteed by the SBA and, as a result, increase the risk of program losses. This report examines the program's origin and development, including the decisions to 1) supplement the original Prior Approval Program with the Preferred Surety Bond Guarantee Program that provides a lower guarantee rate (not to exceed 70% than the Prior Approval Program's 80% or 90% depending on the size of the contract and the type of small business) in exchange for allowing preferred sureties to issue SBA-guaranteed surety bonds without the SBA's prior approval, and 2) increase the program's bond limit.

*Landmark Briefs and Arguments of the Supreme Court of the United States*, United States Supreme Court, 1981      **Oversight Hearing on the Impact of *Adarand v. Peña*** United States Congress, Senate Committee on the Judiciary, Subcommittee on the Constitution, Federalism, and Property Rights, 1996      *CIS Annual* Congressional Information Service, 1995      [CIS Index to Publications of the United States Congress](#) Congressional Information Service, 1996      **SBA Surety Bond Guarantee Program** Robert Jay Dilger, 2013 This report examines the program's origin and development, including the decision to 1

supplement the original Prior Approval Program with the Preferred Surety Bond Guarantee Program that provides a lower guarantee rate 70% than the Prior Approval Program 80% or 90% in exchange for allowing preferred sureties to issue SBA guaranteed surety bonds without the SBA's prior approval and 2 increase the program's bond limit      **Federal Program Evaluations** ,1983 Contains an inventory of evaluation reports produced by and for selected Federal agencies including GAO evaluation reports that relate to the programs of those agencies      Federal Evaluations , Contains an inventory of evaluation reports produced by and for selected Federal agencies including GAO evaluation reports that relate to the programs of those agencies      **The Federal Index** ,1980      **Federal Information Sources and Systems** ,1980 Includes subject agency and budget indexes      *CIS Four-year Cumulative Index* ,1991      SBA Surety Bond Guarantee Program United States. Congress. Senate. Select Committee on Small Business,1981      SBA Surety Bond Guarantee Program ,2017      Surety Bond Guarantee Program United States. General Accounting Office,1986      **Surety Bond Guarantee Program** United States. Congress. House. Committee on Small Business. Subcommittee on SBA and SBIC Authority, Minority Enterprise, and General Small Business Problems,1983      Small Business Administration Congressional Research Service,2015-02-03 The Small Business Administration SBA administers several types of programs to support small businesses including loan guaranty and venture capital programs to enhance small business access to capital contracting programs to increase small business opportunities in federal contracting direct loan programs for businesses homeowners and renters to assist their recovery from natural disasters and small business management and technical assistance training programs to assist business formation and expansion Congressional interest in the SBA's loan venture capital training and contracting programs has increased in recent years primarily because small businesses are viewed as a means to stimulate economic activity create jobs and assist in the national economic recovery Many Members of Congress also regularly receive constituent inquiries about the SBA's programs This report provides an overview of the SBA's business loan guaranty programs including the 7 a loan guaranty program the 504 Certified Development Company CDC program International Trade and Export Promotion Loan programs and the Microloan program venture capital programs including the Small Business Investment Company program and the New Markets Venture Capital program entrepreneurial development programs including Small Business Development Centers Women's Business Centers and SCORE government contracting and business development programs including the 8 a Minority Small Business and Capital Ownership Development Program the Historically Underutilized Business Zones HUBZones program the Service Disabled Veteran Owned Small Business Program and the Women Owned Small Business WOSB Federal Contract program and capital access programs including the Surety Bond Guarantee Program The report also discusses programmatic changes resulting from the enactment of P L 111 5 the American Recovery and Reinvestment Act of 2009 P L 111 240 the Small Business Jobs Act of 2010 P L 112 239 the National Defense Authorization Act for Fiscal Year 2013 and P L 113 235 the Consolidated and Further Continuing Appropriations Act 2015 In addition it

provides an overview of the SBA's budget and references other CRS reports that examine these programs in greater detail

*Small Business* Congressional Research Service, 2015-01-28 The U.S. Small Business Administration (SBA) administers several programs to support small businesses including loan guaranty and venture capital programs to enhance small business access to capital contracting programs to increase small business opportunities in federal contracting direct loan programs for businesses homeowners and renters to assist their recovery from natural disasters and small business management and technical assistance training programs to assist business formation and expansion Congressional interest in these programs has increased in recent years primarily because assisting small business is viewed as a means to enhance economic growth Some including President Obama have argued that the SBA should be provided additional resources to assist small businesses in acquiring capital necessary to start continue or expand operations and create jobs Others worry about the long term adverse economic effects of spending programs that increase the federal deficit They advocate business tax reduction reform of financial credit market regulation and federal fiscal restraint as the best means to assist small business economic growth and job creation During the 111th Congress P.L. 111-5 the American Recovery and Reinvestment Act of 2009 (ARRA) provided the SBA an additional 730 million including 375 million to temporarily subsidize SBA fees and increase the 7(a) loan guaranty program's maximum loan guaranty percentage to 90% P.L. 111-240 the Small Business Jobs Act of 2010 authorized a 30 billion Small Business Lending Fund to encourage community banks to provide small business loans 4 billion was issued 1.5 billion State Small Business Credit Initiative to provide funding to participating states with small business capital access programs numerous changes to the SBA's loan guaranty and contracting programs and 510 million to continue the SBA's fee subsidies and 90% maximum loan guaranty percentage through December 31, 2010 and about 12 billion in tax relief for small businesses The SBA subsequently was provided authority to continue the fee subsidies and the 90% maximum loan guaranty percentage through March 4, 2011 or until available funding was exhausted which occurred on January 3, 2011 During the 112th Congress several bills were introduced to enhance small business access to capital including bills to extend the SBA's temporary fee subsidies and the 90% maximum loan guaranty percentage Congress did not adopt these legislative efforts Instead Congress passed legislation to enhance small business contracting opportunities expand access to the SBA's surety bond guarantee program amend the SBA's size standard practices require a review and reassessment of the federal procurement small business goaling program and expand small business mentor protégé programs During the 113th Congress P.L. 113-76 the Consolidated Appropriations Act, 2014 increased the annual authorization amount for the SBA's Small Business Investment Company venture capital program to 4 billion from 3 billion The increased authorization amount is designed to provide small businesses additional access to venture capital This report addresses a core issue facing the 114th Congress What if any additional action should the federal government take to enhance small business access to capital It discusses the role of small business in job creation and retention then provides an

assessment of the supply and demand for small business loans and recently enacted laws designed to enhance small business access to capital by increasing either the supply of small business loans or the demand for small business loans or both

Surety Bond Guarantee Program of the Small Business Administration United States. Congress. Senate. Select Committee on Small Business,1975      **Small Business Administration's Surety Bond Guarantee Program** United States. Congress. Senate. Committee on Small Business,1982      **S. 836, Amendments to the SBA's Surety Bond Program** United States. Congress. Senate. Select Committee on Small Business,1978

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