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Small Business Administration 504/CDC Loan Guaranty Program

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Small Business Administration 504 Cdc Loan Guaranty Program Crs Reports

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Small Business Administration 504 Cdc Loan Guaranty Program Crs Reports:

Small Business Administration 504/CDC Loan Guaranty Program Congressional Research Service, 2015-02-19 The Small Business Administration SBA administers programs to support small businesses including several loan guaranty programs designed to encourage lenders to provide loans to small businesses that might not otherwise obtain financing on reasonable terms and conditions The SBA's 504 Certified Development Company 504 CDC loan guaranty program is administered through nonprofit Certified Development Companies CDC It provides long term fixed rate financing for major fixed assets such as land buildings equipment and machinery Of the total project costs a third party lender must provide at least 50% of the financing the CDC provides up to 40% of the financing through a 100% SBA guaranteed debenture and the applicant provides at least 10% of the financing Its name is derived from Section 504 of the Small Business Investment Act of 1958 P L 85 699 as amended which provides the most recent authorization for the sale of 504 CDC debentures In FY2014 the SBA approved 5 885 504 CDC loans amounting to about 4.2 billion Congressional interest in the SBA's 504 CDC program has increased in recent years because of concern that small businesses might be prevented from accessing sufficient capital to assist in the economic recovery During the 111th Congress P L 111 240 the Small Business Jobs Act of 2010 increased the 504 CDC program's loan guaranty limits from 1.5 million to 5 million for regular borrowers from 2 million to 5 million if the loan proceeds are directed toward one or more specified public policy goals and from 4 million to 5.5 million for manufacturers It also temporarily expanded for two years the types of projects eligible for 504 CDC program refinancing of existing debt created an alternative 504 CDC size standard to increase the number of businesses eligible for assistance and provided 505 million plus an additional 5 million for administrative expenses to extend temporary fee subsidies for the 504 CDC and 7(a) loan guaranty programs and a temporary increase in the 7(a) program's maximum loan guaranty percentage to 90% The temporary fee subsidies and 90% loan guaranty percentage ended on January 3 2011 and the temporary expansion of the projects eligible for 504 CDC program refinancing of existing debt expired on September 27 2012 This report opens with a discussion of the rationale provided for the 504 CDC program It then examines the program's borrower and lender eligibility standards program requirements and program statistics including loan volume loss rates use of proceeds borrower satisfaction and borrower demographics In addition the report examines congressional action taken during the 111th Congress to help small businesses gain greater access to capital including the enactment of P L 111 5 the American Recovery and Reinvestment Act of 2009 ARRA and P L 111 240 the Small Business Jobs Act of 2010 It also discusses congressional efforts during the 113th Congress to extend the temporary expansion of the projects eligible for 504 CDC program refinancing of existing debt which expired on September 27 2012 For example H R 1240 the Commercial Real Estate and Economic Development Act of 2013 CREED Act of 2013 would have extended the temporary expansion of the projects eligible for 504 CDC program refinancing of existing debt for five years following the bill's enactment Its companion bill in

the Senate S 289 as amended in committee would have extended the temporary expansion of the projects eligible for 504 CDC program refinancing of existing debt during any fiscal year in which the 504 CDC program is operating at zero subsidy. The report also addresses issues raised concerning the SBA's administration of the program including the oversight of 504 CDC lenders.

The Evolving Congress Library of Congress. Congressional Research Service, 2014

Small Business Administration 7(a) Loan Guaranty Program Congressional Research Service, 2014-10-23

The Small Business Administration (SBA) administers several programs to support small businesses including loan guaranty programs designed to encourage lenders to provide loans to small businesses that might not otherwise obtain financing on reasonable terms and conditions. The SBA's 7(a) loan guaranty program is considered the agency's flagship loan program. Its name is derived from Section 7(a) of the Small Business Act of 1953 (P.L. 83-163) as amended, which authorizes the SBA to provide business loans and loan guaranties to American small businesses. In FY2014, the SBA approved 52,044 7(a) loans totaling 19.2 billion. The average approved 7(a) loan amount was 368,737. Proceeds from 7(a) loans may be used to establish a new business or to assist in the operation, acquisition, or expansion of an existing business. Congressional interest in the 7(a) program has increased in recent years because of concerns that small businesses might be prevented from accessing sufficient capital to enable them to assist in the economic recovery. Some, including President Obama, argue that the SBA should be provided additional resources to assist small businesses in acquiring capital necessary to start, continue, or expand operations with the expectation that in so doing, small businesses will create jobs. Others worry about the long-term adverse economic effects of spending programs that increase the federal deficit. They advocate business tax reduction, financial credit market reforms, and fiscal restraint as the best means to help small businesses further economic growth and job creation. This report discusses the rationale provided for the 7(a) program, the program's borrower and lender eligibility standards and program requirements, and program statistics including loan volume, loss rates, use of proceeds, borrower satisfaction, and borrower demographics. It also examines issues raised concerning the SBA's administration of the 7(a) program, including the oversight of 7(a) lenders and the program's lack of outcome-based performance measures. In addition, the report surveys congressional action taken during the 111th Congress to enhance small businesses' access to capital, including the providing of more than 1.1 billion to temporarily subsidize the 7(a) and 504 Certified Development Companies (CDC) loan guaranty programs, fees, and temporarily increase the 7(a) program's maximum loan guaranty percentage to 90%. Funding was exhausted on January 3, 2011, raising the 7(a) program's gross loan limit from 2 million to 5 million and establishing an alternative size standard for the 7(a) and 504 CDC loan programs. This report also examines legislation introduced during the 112th Congress to continue the fee waivers and increase the 7(a) program's SBA Express and recently discontinued Patriot Express programs' maximum loan amounts. It discusses the Obama Administration's decision to waive the up-front loan guaranty fee and ongoing servicing fee for 7(a) loans of 150,000 or less approved in FY2014 and FY2015, the up-front one-time loan guaranty fee for all veteran loans under the

SBAExpress program up to 350 000 from January 1 2014 through the end of FY2015 called the Veterans Advantage Program and 50% of the up front loan guaranty fee on all non SBAExpress 7 a loans to veterans exceeding 150 000 in FY2015

Small Business Administration Congressional Research Service,2014-10-09 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 76 the Consolidated Appropriations Act 2014 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 Size Standards*

Congressional Research Service,2015-02-02 Small business size standards are of congressional interest because the standards determine eligibility for receiving Small Business Administration SBA assistance as well as federal contracting and tax preferences Although there is bipartisan agreement that the nation s small businesses play an important role in the American economy there are differences of opinion concerning how to define them The Small Business Act of 1953 P L 83 163 as amended authorized the SBA to establish size standards for determining eligibility for federal small business assistance The SBA currently uses two types of size standards to determine SBA program eligibility industry specific size standards and alternative size standards based on the applicant s maximum tangible net worth and average net income after federal taxes The SBA s industry specific size standards determine program eligibility for firms in 1 047 industrial

classifications in 18 sub industry activities described in the North American Industry Classification System NAICS The size standards are based on one of four measures 1 number of employees 2 average annual receipts in the previous three years 3 average asset size as reported in the firm s four quarterly financial statements for the preceding year or 4 a combination of number of employees and barrel per day refining capacity Overall the SBA currently classifies about 97% of all employer firms as small These firms represent about 30% of industry receipts The SBA has always based its size standards on economic analysis of each industry s overall competitiveness and the competitiveness of firms within each industry However in the absence of precise statutory guidance and consensus on how to define small the SBA s size standards have often been challenged typically by industry representatives seeking to increase the number of firms eligible for assistance and by Members concerned that the size standards may not adequately target assistance to firms that they consider to be truly small During the 111th Congress P L 111 240 the Small Business Jobs Act of 2010 authorized the SBA to establish an alternative size standard using maximum tangible net worth and average net income after federal taxes for both the 7 a and 504 CDC loan guaranty programs It also established until the SBA acted an interim alternative size standard for the 7 a and 504 CDC programs of not more than 15 million in tangible net worth and not more than 5 million in average net income after federal taxes excluding any carry over losses for the two full fiscal years before the date of the application It required the SBA to conduct a detailed review of not less than one third of the SBA s industry size standards every 18 months This report provides a historical examination of the SBA s size standards and assesses competing views concerning how to define a small business It also discusses H R 527 the Small Business Regulatory Flexibility Improvements Act of 2015 which would authorize the SBA s Office of Chief Counsel for Advocacy to approve or disapprove a size standard requested by a federal agency for purposes other than the Small Business Act or the Small Business Investment Act of 1958 The SBA s Administrator currently has that authority This report also discusses P L 112 239 the National Defense Authorization Act for Fiscal Year 2013 which requires the SBA to make available a justification when establishing or approving a size standard that the size standard is appropriate for each individual industry classification It addresses the SBA s recent practice of combining size standards within industrial groups as a means to reduce the complexity of its size standards and to provide greater consistency for industrial classifications that have similar economic characteristics

Small Business

Administration 504/CDC Loan Guaranty Program Robert Jay Dilger,2010 *Small Business Administration 504/CDC Loan Guaranty Program..* Library of Congress. Congressional Research Service,2010 Discusses rationale for SBA 504 certified development company 504 CDC program to encourage lenders to provide loans to certain small businesses that might otherwise be considered too risky to invest in Covers program borrower and lender eligibility standards requirements and statistics including loan volume loss rates use of the proceeds borrower satisfaction and borrower demographics Examines previous Congressional action taken to enhance small business access to capital including temporary subsidization

of 504 CDC program third party participation fee and certified development company processing fee Examines issues raised concerning SBA management of the program including oversight of 504 CDC lenders Assesses Obama Administration proposals and pending legislation including H R 3854 the Small Business Financing and Investment Act of 2009 S 2869 the Small Business Job Creation and Access to Capital Act of 2009 and P L 111 240 the Small Business Jobs Act of 2010 all to authorize changes to the 504 CDC program to enhance small business access to capital **SBA Reauthorization** United States. Congress. Senate. Committee on Small Business and Entrepreneurship,2004 *SBA's 7(a) and 504 Loan Programs* United States. Congress. Senate. Committee on Small Business,1999 *Review of SBA 504 Program* United States. Congress. House. Committee on Small Business,1995 The Small Business Administration 504 Loan Program Serena Pavone,2014 The Small Business Administration SBA administers programs to support small businesses including several loan guaranty programs designed to encourage lenders to provide loans to small businesses that might not otherwise obtain financing on reasonable terms and conditions The SBA s 504 Certified Development Company 504 CDC loan guaranty program is administered through non profit Certified Development Companies CDC It provides long term fixed rate financing for major fixed assets such as land buildings equipment and machinery This book examines the lending standards and performance measures SBA has established to help ensure that loans meet key requirements as well as 504 loan performance and SBA s processes for reviewing CDCs eligibility to participate in the program loan applications and CDCs compliance with program requirements *SBA Quarterly Report, 503/504 Economic Development Loan Programs* United States. Small Business Administration. Office of Financial Assistance,United States. Small Business Administration. Office of Economic Development,1991 *Review of the SBA's 504/CDC Loan Program* .: United States. Congress. House. Committee on Small Business. Subcommittee on Investigations, Oversight, and Regulations,2020 **Review of Sba 504 Program** U. S. Committee On Small Business,2015-06-26 Excerpt from Review of Sba 504 Program Hearing Before the Committee on Small Business House of Representatives One Hundred Fourth Congress First Session Washington DC March The committee met pursuant to notice at 10 05 a m in room 2359 A Rayburn House Office Building Hon Jan Meyers chairwoman of the committee presiding Chairwoman Meyers The committee will come to order Today the Committee on Small Business will be hearing testimony regarding the Small Business Administration s Section 504 Lending Program Through the 504 Program small businesses gain financing for capital improvement bricks and mortar work through a unique cooperative effort among bankers nonprofit certified development companies and the SBA This cooperation coupled with a requirement for job creation has made the 504 Program a solid tool for economic development Over the years the 504 Program has required little maintenance However in last Congress the SBA reauthorization acted to streamline the 504 loan approval process Also the SBA recently decertified a number of CDC s under their Associate Development Company Initiative We look forward to hearing about how these changes have affected the program and whether more needs to be done Our first witness this

morning will be Mary Jean Ryan associate deputy administrator for economic development at the Small Business Administration and I think Mary Jean if it is all right we will hear from you and then move immediately to our second panel and then have questioning of everybody all at once at the end because I think some of the responses that come to questions from the members from the other panel members you may want to comment on So let s start with Mary Jean Ryan Ms Ryan Good morning and I would like to ask that my full written statement be submitted for the record About the Publisher Forgotten Books publishes hundreds of thousands of rare and classic books Find more at www.forgottenbooks.com This book is a reproduction of an important historical work Forgotten Books uses state of the art technology to digitally reconstruct the work preserving the original format whilst repairing imperfections present in the aged copy In rare cases an imperfection in the original such as a blemish or missing page may be replicated in our edition We do however repair the vast majority of imperfections successfully any imperfections that remain are intentionally left to preserve the state of such historical works

A Review of SBA's 504/CDC Loan Program United States. Congress. House. Committee on Small Business. Subcommittee on Economic Growth, Capital Access, and Tax,2017

The Effectiveness of SBA Loan Programs in Serving Economically Distressed and Disadvantaged Areas United States. Congress. House. Committee on Small Business,1997

Proposed Amendments to the 7(a) and 504 Loan Programs United States. Congress. House. Committee on Small Business,1999

7(a) and 504 Subsidy Rates United States. Congress. House. Committee on Small Business,1998

504 and 7(a) Loan Programs Updates (Us Small Business Administration Regulation) (Sba) (2018 Edition) The Law Library,2019-01-24 The Law Library presents the complete text of the 504 and 7 a Loan Programs Updates US Small Business Administration Regulation SBA 2018 Edition Updated as of May 29 2018 This rule finalizes the proposed rule that the U S Small Business Administration SBA issued to improve access to its two flagship business lending programs the 504 Loan Program and the 7 a Loan Program This rule will enhance job creation through increasing eligibility for loans under SBA s business loan programs and by modifying certain program participant requirements applicable to the 504 Loan Program In addition SBA is revising Certified Development Company CDC operations requirements to clarify certain existing regulations SBA has decided to further study the issue of how to redefine affiliation for the business loan programs and is not including any changes to the affiliation standards in this final rule This ebook contains The complete text of the 504 and 7 a Loan Programs Updates US Small Business Administration Regulation SBA 2018 Edition A dynamic table of content linking to each section A table of contents in introduction presenting a general overview of the structure

SBA's 504 Loan Program ,1989

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