



## Testimony

Before the Subcommittee on  
Agriculture, Energy, and Trade,  
Committee on Small Business, House  
of Representatives

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# ENTREPRENEURIAL ASSISTANCE

## Opportunities Exist to Improve Collaboration and Performance Management for Financial Assistance Programs

Statement of William B. Shear, Director  
Financial Markets and Community Investment

# GAO Highlights

Highlights of [GAO-14-335T](#), a testimony before the Subcommittee on Agriculture, Energy, and Trade, Committee on Small Business, House of Representatives

## Why GAO Did This Study

Economic development programs that effectively provide assistance to entrepreneurs may help businesses develop and expand. In August 2012, GAO reported information on 52 programs at Commerce, HUD, SBA, and USDA that provided \$2.0 billion in support to entrepreneurs in fiscal year 2011 ([GAO-12-819](#)). Of these 52 programs, 30 programs distributed across the four agencies can provide financial assistance in the form of grants and loans. Inefficiencies in the administration of these programs could compromise the government's ability to effectively provide services and meet the shared goals of the programs.

This testimony discusses (1) the extent of overlap, fragmentation, and duplication among these programs and the extent to which programs collaborate and (2) the extent to which agencies collect information necessary to track program activities and whether these programs have met their performance goals and have been evaluated. This testimony is based on GAO's August 2012 report and provides information on the agencies' actions to address recommendations GAO made in that report.

## What GAO Recommends

In August 2012, GAO recommended that the four agencies and OMB explore opportunities to enhance collaboration among programs and that the four agencies track program information and conduct more program evaluations. The agencies neither agreed nor disagreed with the recommendations but did provide information on their plans to address them.

View [GAO-14-335T](#). For more information, contact William B. Shear at (202) 512-8678 or [shearw@gao.gov](mailto:shearw@gao.gov).

February 6, 2014

## ENTREPRENEURIAL ASSISTANCE

### Opportunities Exist to Improve Collaboration and Performance Management for Financial Assistance Programs

#### What GAO Found

Federal programs GAO reviewed that offer financial support to entrepreneurs, such as grants and loans, are fragmented and overlap based on the type of support they are authorized to offer and the type of entrepreneur they are authorized to serve. The Departments of Commerce (Commerce), Housing and Urban Development (HUD), and Agriculture (USDA); the Small Business Administration (SBA); and the Office of Management and Budget (OMB) have taken steps to collaborate more in administering these programs in response to a recommendation in GAO's August 2012 report. For example, OMB has established a Cross-Agency Priority goal for entrepreneurship and small business and an associated interagency working group. However, the four agencies have not implemented a number of good collaborative practices GAO has identified, such as establishing compatible policies and procedures to better support rural businesses. The Government Performance and Results Act Modernization Act of 2010 (GPRAMA) crosscutting framework requires that agencies collaborate in order to address issues such as economic development that transcend more than one agency, and GPRAMA directs agencies to describe how they are working with each other to achieve their program goals. Some entrepreneurs struggle to navigate the fragmented programs that provide technical assistance in the form of training and counseling. This difficulty can in turn affect referrals to other programs, including financial assistance programs. For example, some entrepreneurs and technical assistance providers GAO spoke with said the system can be confusing and that some entrepreneurs do not know where to go for technical assistance. Collaboration could reduce some negative effects of overlap and fragmentation, but field staff GAO spoke with did not consistently collaborate to provide training and counseling services to entrepreneurs. Without enhanced collaboration and coordination, agencies may not be able to use limited federal resources in the most effective and efficient manner and entrepreneurs may struggle to navigate these fragmented programs.

While the four agencies collect at least some information on entrepreneurial assistance program activities, they do not track such information for many programs, a practice that is not consistent with government standards for internal controls. They typically do not track detailed information on the characteristics of entrepreneurs that they serve, such as whether they are located in rural or economically distressed areas or the entrepreneurs' type of industry. In addition, GAO found that from 2000 through 2012, the four agencies conducted program evaluations of 13 of the 30 financial assistance programs reviewed. GPRAMA requires agencies to set and measure annual performance goals and recognizes the value of program evaluations because they can help agencies assess programs' effectiveness and improve program performance. Without more robust program information, agencies may not be able to administer programs in the most effective and efficient manner, and scarce resources may be going toward programs that are less effective.

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Chairman Tipton, Ranking Member Murphy, and Members of the Subcommittee:

I am pleased to be here today to discuss our work on programs that provide financial assistance to entrepreneurs. Entrepreneurs play a vital role in the U.S. economy, and the federal government provides a variety of support and assistance to them. In August 2012, we reported information on 52 programs at the Departments of Commerce (Commerce), Housing and Urban Development (HUD), and Agriculture (USDA), and the Small Business Administration (SBA) that support entrepreneurs.<sup>1</sup> In March 2013, we testified before the House of Representatives Small Business Committee on our findings from our August 2012 report and the actions the four agencies had taken since the report.<sup>2</sup> According to agency officials, these programs, which typically fund a variety of activities in addition to supporting entrepreneurs, spent an estimated \$2 billion on economic development efforts in fiscal year 2011. Of these 52 programs, 30 programs distributed across the four agencies can support entrepreneurs through financial assistance in the form of grants and loans.<sup>3</sup> Economic development programs that effectively provide assistance to entrepreneurs, in conjunction with state and local government and private sector economic development initiatives, may help businesses develop and expand. However, we have found that the ways that these programs have been administered, and the lack of data collection and program evaluations, could lead to inefficient delivery of services. These inefficiencies could compromise the government's ability to effectively provide the needed services and meet the shared goals of the programs.

In January 2011, Congress updated the Government Performance and Results Act of 1993 (GPRA) with the GPRA Modernization Act of 2010

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<sup>1</sup>GAO, *Entrepreneurial Assistance: Opportunities Exist to Improve Programs' Collaboration, Data-Tracking, and Performance Management*, [GAO-12-819](#) (Washington, D.C.: Aug. 23, 2012).

<sup>2</sup>GAO, *Entrepreneurial Assistance: Opportunities Exist to Improve Programs' Collaboration, Data-Tracking, and Performance Management*, [GAO-13-452T](#) (Washington, D.C.: Mar. 20, 2013).

<sup>3</sup>The programs generally can be grouped according to at least one of three types of assistance that address different entrepreneurial needs: (1) technical assistance, (2) financial assistance, and (3) government contracting assistance. This testimony focuses on those programs that offer financial assistance.

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(GPRAMA). GPRAMA established a new framework aimed at taking a more crosscutting and integrated approach to focusing on results and improving government performance. Among other things, GPRAMA requires the Office of Management and Budget (OMB) to coordinate with agencies to establish outcome-oriented federal government priority goals covering a limited number of policy areas, as well as goals to improve management across the federal government. GPRAMA also highlighted the importance of program evaluation for federal agencies. Specifically, GPRAMA requires agencies to describe program evaluations that were used to establish or revise strategic goals. In addition, the President's 2013 budget submission established Cross-Agency Priority goals, including one to increase federal services to entrepreneurs and small businesses, with an emphasis on start-ups, growing firms, and underserved markets.<sup>4</sup>

My testimony today is based on information on the 30 financial assistance programs discussed in our August 2012 report and 2013 testimony. Specifically, this testimony discusses (1) the extent of overlap, fragmentation, and duplication among these programs and the extent to which programs collaborate and (2) the extent to which agencies collect information necessary to track program activities and whether these programs, have met their performance goals and have been evaluated. This testimony also provides information on the agencies' recent actions to address recommendations we made in our August 2012 report.

For our August 2012 report, we reviewed statutory and regulatory authority on the activities and services the agencies can conduct to administer each of the programs, and we found significant overlap and fragmentation among programs that provide financial assistance. We evaluated this information against promising practices of leading organizations and the requirements of GPRAMA. In addition, we obtained and reviewed the agencies' statements on their plans for implementing the recommendations made in our August 2012 report. The work on which this statement is based was performed during the June 2011 through February 2014 time period in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide

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<sup>4</sup>Cross-Agency Priority Goal: Entrepreneurship and Small Business, accessed on January 28, 2014, available at <http://goals.performance.gov/node/38579>.

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a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

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## Fragmented Programs Overlap, and Agencies' Efforts to Collaborate Have Been Limited

Programs providing financial assistance to entrepreneurs are fragmented—which occurs when more than one agency or program is involved in the same broad area of national interest. Of the 30 financial assistance programs we reviewed, 16 can provide or guarantee loans that can be used for a broad range of purposes by existing businesses and nascent entrepreneurs in any industry. Examples of programs in this category include SBA's 7(a) Loan Program and USDA's Business and Industry Loans. Other programs can support loans for a more narrow range of purposes or industries or can only support other types of financial assistance, such as grants, equity investments, and surety guarantees.<sup>5</sup>

In addition, a number of programs overlap based on the characteristics of the targeted beneficiary.<sup>6</sup> Entrepreneurs may fall into more than one beneficiary category—for example, an entrepreneur may be in an area that is both rural and economically distressed. Such entrepreneurs may be eligible for multiple subsets of financial assistance programs based on their specific characteristics. For example, a small business in a rural, economically distressed area, such as Bourbon County, Kansas, could in terms of authority, receive financial assistance in the form of guaranteed or direct loans for a broad range of uses through multiple programs at the four agencies, including

- Commerce's Economic Adjustment Assistance;

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<sup>5</sup>Equity investments are capital provided to a business to purchase common or preferred stock, or a similar instrument. SBA can guarantee surety bonds (that is, an agreement between a surety company and the owner of a project that a contract will be completed) for contracts up to \$10 million. These contracts can cover bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. SBA's guarantee gives sureties an incentive to provide bonding for eligible contractors and thereby strengthens a contractor's ability to obtain bonding and greater access to contracting opportunities.

<sup>6</sup>Appendix I lists the financial assistance programs GAO identified that may have similar or overlapping objectives, provide similar services, or be fragmented across government missions.

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- HUD's Community Development Block Grant (CDBG)/States Program;
  - SBA's 7(a) Loan Program and Small Business Investment Companies Program; and
  - USDA's Business and Industry Loans and Rural Business Enterprise Grants.

While many programs overlap in terms of statutory authority, entrepreneurs may in reality have fewer options to access assistance from multiple programs. Agencies often rely on intermediaries (that is, third-party entities such as nonprofit organizations, higher education institutions, or local governments that use federal grants to provide eligible assistance directly to entrepreneurs) to provide specific support to entrepreneurs, and these intermediaries vary in terms of their location and the types of assistance they provide. Some programs distribute funding through multiple layers of intermediaries before it reaches entrepreneurs or may competitively award grants to multiple intermediaries working jointly in the same community to serve entrepreneurs. For example, Commerce's Economic Adjustment Assistance program can provide grants to intermediaries, such as consortiums of local governments and nonprofits, which in turn provide technical or financial assistance to entrepreneurs.

Although we identified a number of examples of statutory overlap, we did not find evidence of duplication among these programs (that is, instances when two or more agencies or programs are engaged in the same activities to provide the same services to the same beneficiaries) based on available data. However, as discussed later, most agencies were not able to provide the programmatic information, such as data on users of the program that is necessary to determine whether or not duplication actually exists among the programs.

In our 2012 report, we examined entrepreneurs' experiences with the four agencies' technical assistance programs—which provide services such as helping with development of business plans or a loan package to obtain financing—and found that some struggle to navigate the fragmented programs. For example, some entrepreneurs and various technical assistance providers with whom we spoke—including agency field offices, intermediaries, and other local service providers—told us that the system can be confusing and that some entrepreneurs do not know

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what services are available or where to go for assistance.<sup>7</sup> Technical assistance providers sometimes attempt to help entrepreneurs navigate the system by referring them to other programs, but these efforts are not consistently successful. In addition, programs' Internet resources can also be difficult to navigate. Each agency has its own separate website that provides information to entrepreneurs, but they often direct entrepreneurs to other websites for additional information. SBA, Commerce, USDA, and other agencies have collaborated to develop a joint website, called BusinessUSA, with the goal of making it easier for businesses to access services. Some technical assistance providers and entrepreneurs we spoke with suggested that a single source to help entrepreneurs quickly find information instead of sorting through different websites would be helpful.

Given the fragmented nature of the federal programs that provide financial assistance to entrepreneurs, enhanced collaboration between agencies could help improve program efficiency. In prior work we identified practices that can help to enhance and sustain collaboration among federal agencies, which can help to maximize performance and results, and we have recommended that the agencies follow them.<sup>8</sup> These collaborative practices include identifying common outcomes, establishing joint strategies, leveraging resources, determining roles and responsibilities, and developing compatible policies and procedures. In addition, GPRAMA's crosscutting framework requires that agencies collaborate in order to address issues, such as economic development, that transcend more than one agency, and GPRAMA directs agencies to describe how they are working with each other to achieve their program goals. While most of the agencies at the headquarters level have agreed to work together by signing formal agreements to administer some of their similar programs, they have not implemented a number of other good collaborative practices we have previously identified. For example, SBA and USDA entered into a formal agreement in April 2010 to coordinate their efforts aimed at supporting businesses in rural areas. USDA's most

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<sup>7</sup>Federal funds typically flow from the federal agencies to different eligible intermediaries, which are third-party entities that receive federal funds, such as nonprofits or universities. Although intermediaries are the primary providers of technical assistance, agency field offices may also provide some technical assistance. Field staff GAO spoke with did not consistently collaborate to provide training and counseling services to entrepreneurs.

<sup>8</sup>GAO, *Results-Oriented Government: Practices That Can Help Enhance and Sustain Collaboration among Federal Agencies* [GAO-06-15](#) (Washington, D.C.: Oct. 21, 2005).

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recent survey of state directors indicates strong collaboration in several areas, including field offices advising borrowers of SBA's programs, referring borrowers to SBA and its resource partners, and exploring ways to make USDA and SBA programs more complementary. However, the agencies have not implemented other good collaborative practices, such as establishing compatible policies and procedures to better support rural businesses.

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## Agencies Lack Information to Track Program Activities and Have Not Evaluated Programs

While the four agencies collect at least some information on program activities in either an electronic records system or through paper files, most were unable to summarize the information in a way that could be used to help administer the programs. Similarly, the agencies typically do not track detailed information on the characteristics of entrepreneurs that they serve, such as whether they are located in rural or economically distressed areas or the entrepreneurs' type of industry. According to OMB, being able to track and measure specific program data can help agencies diagnose problems, identify drivers of future performance, evaluate risk, support collaboration, and inform follow-up actions. Analyses of patterns and anomalies in program information can also help agencies discover ways to achieve more value for the taxpayers' money. In addition, agencies can use this information to assess whether their specific program activities are contributing as planned to the agency goals. Promising practices of program administration include a strong capacity to collect and analyze accurate, useful, and timely data.<sup>9</sup> Table 1 summarizes the type of information that agencies maintain in a readily available format that could be tracked to help administer the financial assistance programs we reviewed. For example, USDA collects detailed information (19 categories) on how entrepreneurs use proceeds, such as for working capital, provided through five of its financial assistance programs. USDA maintains this information in an electronic database, and officials stated that they can provide this type of detailed information upon request.

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<sup>9</sup>Harold I. Steinberg, *Using Performance Information to Drive Performance Improvement*, Association of Government Accountants CPAG Research Series: Report No. 29 (Alexandria, Va: Dec. 2011).



**Table 1: Financial Assistance Programs that Can Support Entrepreneurs and Maintain Readily Available Information, by Agency, Fiscal Year 2011**

Type of Information		Commerce (2)	HUD (10)	SBA (10)	USDA (8)	Total (30)
Type of financial assistance provided?	yes	2	8	9	8	27
	no	0	2	1	0	3
Use of proceeds?	yes	2	1	7	5	15
	no	0	9	3	3	15
Industry entrepreneur is working in?	yes	2	0	5	8	15
	no	0	10	5	0	15
Type of entrepreneur by targeted categories?	yes	2	3	8	5	18
	no	0	7	2	3	12

Source: GAO analysis of data from Commerce, HUD, SBA and USDA.

We also found that for fiscal year 2011, a number of programs that support entrepreneurs failed to meet some or all of their performance goals. GPRAMA requires agencies to develop annual performance plans that include performance goals for an agency’s program activities and accompanying performance measures. According to GPRAMA, these performance goals should be in a quantifiable and measurable form to define the level of performance to be achieved for program activities each year. Leading organizations recognize that performance measures can create powerful incentives to influence organizational and individual behavior. Some of their good practices include setting and measuring performance goals. Measuring performance allows organizations to track the progress they are making toward their goals and gives managers crucial information on which to base their organizational and management decisions.<sup>10</sup>

Further, from 2000 through 2012, the agencies had conducted program evaluations of 13 of the 30 financial assistance programs that support entrepreneurs we reviewed. Based on our review, we found that SBA has conducted program evaluation studies on 5 of its 10 programs. We also

<sup>10</sup>See GAO, *Small Business Administration: Additional Guidance on Documenting Credit Elsewhere Decisions Could Improve 7(a) Program Oversight*, [GAO-09-228](#) (Washington, D.C.: Feb. 12, 2009) and *Small Business Administration: Additional Measures Needed to Assess 7(a) Loan Program’s Performance*, [GAO-07-769](#) (Washington, D.C.: July 13, 2007). We also have ongoing work on SBA’s 504 Loan Program including the performance measures SBA has established to help ensure 504 loans meet key requirements, among other issues. We plan to issue this report in the near future.

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found that USDA has evaluated 1 of its 8 financial assistance programs, but the study did not address the extent to which the program was achieving its mission. Although GPRAMA does not require agencies to conduct formal program evaluations, it does require agencies to describe program evaluations that were used to establish or revise strategic goals, as well as program evaluations they plan to conduct in the future. Additionally, while not required to do so, agencies can use periodic program evaluations to complement ongoing performance measurement. Program evaluations that systematically study the benefits of programs may help identify the extent to which overlapping and fragmented programs are achieving their objectives. In addition, program evaluations can help agencies determine reasons why a performance goal was not met and give an agency direction on how to improve program performance.

Since our August 2012 report we have also evaluated certain SBA financial assistance programs.<sup>11</sup> For example, in September 2013 we reported on a pilot initiative within SBA's 7(a) loan guarantee program, the Patriot Express Pilot Loan Program, which provided small businesses owned and operated by veterans and other eligible members of the military community access to capital.<sup>12</sup> We found that SBA did not establish measurable goals for the pilot and did not evaluate the effects of this pilot, which would have allowed SBA to assess if program operations have resulted in the desired benefits, and, for pilots, determine whether to make the programs permanent. In this report, we made two additional recommendations pertaining to program evaluation. SBA said it would consider the findings as it reviewed extending the pilot program.<sup>13</sup> Subsequently, SBA discontinued the Patriot Express Pilot Program as of December 31, 2013, but announced a temporary program, the SBA Veterans Advantage Program, to serve veteran-owned small businesses.

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<sup>11</sup>GAO has also issued a number of older reports reviewing various aspects of SBA's loan programs, including performance evaluations. See [GAO-09-228](#) and [GAO-07-769](#).

<sup>12</sup>GAO, *Patriot Express: SBA Should Evaluate the Program and Enhance Eligibility Controls*, [GAO-13-727](#) (Washington, D.C.: Sept. 12, 2013). This pilot program was terminated as of December 31, 2013.

<sup>13</sup>See [GAO-13-727](#) for more detailed information on our findings and recommendations.

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To address the issues identified in our August 2012 report and to help improve the efficiency and effectiveness of federal efforts to support entrepreneurs, we made the following recommendations:

- The Director of the Office of Management and Budget; the Secretaries of the Departments of Agriculture, Commerce, and Housing and Urban Development; and the Administrator of the Small Business Administration should work together to identify opportunities to enhance collaboration among programs, both within and across agencies.
- The Secretaries of the Departments of Agriculture, Commerce, and Housing and Urban Development and the Administrator of the Small Business Administration should consistently collect information that would enable them to track the specific type of assistance programs provide and the entrepreneurs they serve and use this information to help administer their programs.
- The Secretaries of the Departments of Agriculture, Commerce, and Housing and Urban Development and the Administrator of the Small Business Administration should conduct more program evaluations to better understand why programs have not met performance goals and the programs' overall effectiveness.

The agencies, together with the administration, have taken some steps to address our recommendations. For example, the administration has initiated steps that provide the agencies with a mechanism to work together to identify opportunities to enhance collaboration among programs. In particular, it introduced a Cross-Agency Priority goal to increase services to entrepreneurs and small businesses in the President's fiscal year 2013 budget submission.<sup>14</sup> One of the objectives under this goal is to use programs and resources across the federal government to improve and expand the reach of training, counseling, and mentoring services to entrepreneurs and small business owners. In 2012, the administration established an interagency group (including Commerce, SBA, USDA, and others) that aims to streamline existing programs, improve cooperation among and within agencies, ease entrepreneurs' access to the programs, and increase data-based

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<sup>14</sup>GPRAMA, among other things, required OMB to coordinate with agencies to establish outcome-oriented federal government priority goals—referred to as crosscutting goals—covering a limited number of policy areas, as well as goals to improve management across the federal government. Entrepreneurship and small businesses was 1 of 14 interim crosscutting priority goals included in the President's 2013 budget submission.

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evaluation of program performance. According to the third quarter fiscal year 2013 status update on the administration's Cross-Agency Priority goal for small business and entrepreneurship, the working group was to create an interagency evaluation framework in the fourth quarter of fiscal year 2013 to measure the impacts of coordinating funding streams through cluster initiatives. It will be important for the interagency group to follow through on developing an evaluation framework, including metrics, to ensure that the programs are delivering assistance to entrepreneurs efficiently and effectively. In addition, in November 2013, OMB noted that an interagency group meets monthly to discuss individual agency efforts and identify key areas for improved interagency coordination for the BusinessUSA website. It will be important for the interagency group to follow through on any key areas identified to improve coordination among agencies.

In addition, the four agencies have completed actions or have actions underway that are intended to improve data collected on program performance.

- In November 2013, USDA noted that the department's Rural Business Services completed three initiatives in fiscal year 2013 to improve the quality of performance measurement, including a project to improve the integrity of data the agency uses to compile program performance measures.
- In November 2013, HUD noted that the department had undertaken a series of actions to improve the quality of data on the department's Community Development Block Grant (CDBG) funded activities, including economic development activities. HUD's efforts include an extensive clean-up of CDBG data, which the department expects to complete by the end of the second quarter of fiscal year 2014.
- In February 2013, SBA noted that the agency had undertaken a modernization project for its resource partner data collection system to enhance current data fields, improve budget and performance integration capabilities, and expand reporting capabilities.
- In October 2012, Commerce's Economic Development Administration (EDA) noted that it had recently partnered with two universities to develop a comprehensive set of performance measures that can be used to evaluate the effectiveness of its programs.

Going forward, we will continue to obtain updates on the agencies' progress. We will report on the actions taken by the agencies as we do for other areas included in our mandated work addressing federal

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programs with fragmentation, overlap, and duplication.<sup>15</sup> We look forward to continuing to work with the agencies as well as this and other congressional committees in addressing ways to assist entrepreneurs in the most effective and efficient manner.

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Chairman Tipton and Ranking Member Murphy, this concludes my prepared statement. I would be happy to answer any questions at this time.

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## GAO Contacts and Staff Acknowledgements

For further information on this testimony, please contact me at (202) 512-8678 or [shearw@gao.gov](mailto:shearw@gao.gov). Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this statement. Key contributors to this testimony include Marshall Hamlett, Assistant Director; Catherine Gelb; John McGrail; and Jennifer Schwartz.

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<sup>15</sup>GAO, Duplication & Cost Savings, *Action Tracker*, accessed February 3, 2014, available at [http://www.gao.gov/duplication/action\\_tracker/all\\_areas](http://www.gao.gov/duplication/action_tracker/all_areas).

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# Appendix I: List of Programs That Provide Financial Assistance to Entrepreneurs

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## Department of Agriculture

Biomass Research and Development Initiative Competitive Grants Program  
Business and Industry Loans  
Intermediary Re-lending  
Rural Business Enterprise Grants  
Rural Microentrepreneur Assistance Program  
Small Business Innovation Research  
Value Added Producer Grants  
Woody Biomass Utilization Grant Program

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## Department of Commerce

Economic Adjustment Assistance  
Global Climate Change Mitigation Incentive Fund

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## Department of Housing and Urban Development

Community Development Block Grant (CDBG)/Brownfields Economic Development Initiative  
CDBG/Disaster Recovery Grants  
CDBG/Insular Areas  
CDBG/Non-entitlement CDBG Grants in Hawaii  
CDBG/Section 108 Loan Guarantees  
CDBG/States  
CDBG/Entitlement Grants  
Indian CDBG  
Rural Innovation Fund  
Section 4 Capacity Building for Affordable Housing and Community Development

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## Small Business Administration (SBA)

504 Loan Program  
7(a) Loan Program  
7(a) Export Loan Guarantees  
Federal and State Technology Partnership Program  
Microloan Program  
New Markets Venture Capital Program  
Small Business Innovation Research Program  
Small Business Investment Companies  
Small Business Technology Transfer Program  
Surety Bond Guarantee Program

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