June 2021

SMALL BUSINESS ADMINISTRATION

Use of Supplemental Funds for Administering COVID-19-Related Programs
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Use of Supplemental Funds for Administering COVID-19-Related Programs

What GAO Found

In fiscal year 2020, Congress provided the Small Business Administration (SBA) about $3.4 billion in supplemental appropriations to administer small business assistance during the COVID-19 pandemic, including loan programs such as the Paycheck Protection Program (PPP) and Economic Injury Disaster Loans (EIDL). That amount is seven times greater than SBA’s typical annual resources for salaries and expenses (a budget category encompassing many administrative costs). SBA spending plans show that the agency planned to use the supplemental administrative funds primarily for contract and personnel costs.

As of January 31, 2021, SBA had obligated about 57 percent ($1.9 billion) and expended 49 percent ($1.6 billion) of the supplemental appropriations. SBA used about three-quarters of those funds for contractual services and about one-fifth for personnel (payroll, benefits, and overtime) costs (see figure).

SBA’s Obligations and Outlays of Fiscal Year 2020 Supplemental Appropriations for Administrative Expenses as of January 31, 2021, by Use Category

Why GAO Did This Study

The COVID-19 pandemic disrupted small businesses and generated an immediate need for emergency funding to keep businesses operating. In response, Congress dramatically increased the amount of loans, grants, and other financial assistance available from SBA. To help SBA manage the large volume of assistance, Congress provided the agency additional funds for administrative expenses.

Congress included a provision in statute for GAO to report on SBA’s use of supplemental appropriations provided in fiscal year 2020 for administrative expenses. This report discusses (1) the amount of supplemental appropriations SBA received in fiscal year 2020 for administrative expenses and SBA’s planned uses for these funds, and (2) the extent to which SBA had obligated and expended these funds as of January 31, 2021, and for what purposes.

To conduct this work, GAO reviewed appropriations legislation, analyzed SBA spending plans and financial data, and interviewed SBA officials.

Note: Percentages may not sum to 100 because of rounding.

SBA has used the supplemental funds for a variety of contractual services, including (1) loan processing and other loan administration services and (2) information technology products and services. For example, as of January 31, 2021, SBA had obligated about $750 million in supplemental funds for a contract for processing EIDL loan applications and providing recommendations on loan decisions. As of that date, SBA also had obligated about $150 million for a contract to enhance SBA’s technology for implementing PPP loan forgiveness provisions. Regarding personnel costs, SBA determined that it needed large, temporary staff increases to manage the greater volume of assistance during the pandemic. According to SBA, the agency hired more than 6,000 temporary employees—almost one-half of them for loan specialist positions—for the office that administers the EIDL program. SBA also reported hiring close to 400 temporary employees—about two-thirds of them for loan specialist positions—for other SBA components, including the office that administers PPP.
Letter

Background
SBA Received About $3.4 Billion in Supplemental Appropriations for Administrative Expenses and Identified Several Planned Uses
As of January 2021, SBA Had Obligated 57 Percent of the Funds and Expended 49 Percent, Largely on Contractor Services

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Abbreviations

COVID-19  Coronavirus Disease 2019
EIDL  Economic Injury Disaster Loans
Enhancement Act  Paycheck Protection Program and Health Care Enhancement Act
JAAMS  Joint Administrative Accounting Management System
PPP  Paycheck Protection Program
SBA  Small Business Administration

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June 1, 2021

The Honorable Ben Cardin  
Chair  
The Honorable Rand Paul  
Ranking Member  
Committee on Small Business and Entrepreneurship  
United States Senate

The Honorable Nydia Velázquez  
Chairwoman  
The Honorable Blaine Luetkemeyer  
Ranking Member  
Committee on Small Business  
House of Representatives

The Coronavirus Disease 2019 (COVID-19) pandemic created a widespread economic crisis that disrupted small businesses and generated an immediate need for emergency funding to keep businesses operating. In response, Congress substantially increased the volume of loans and grants the Small Business Administration (SBA) could make or guarantee. For example, in March 2020, Congress enacted the CARES Act, which created the Paycheck Protection Program (PPP) and temporarily expanded eligibility for the Economic Injury Disaster Loans (EIDL) program.\footnote{Pub. L. No. 116-136, div. A, title I, §§1102(a), 1110, 134 Stat, 281, 286, 306 (2020). PPP was authorized under SBA’s 7(a) small business lending program.} As of March 7, 2021, SBA had provided about $910 billion through these programs to help small businesses adversely affected by COVID-19.

In fiscal year 2020, Congress also provided SBA four supplemental appropriations for administrative expenses to help the agency manage the large volume of financial assistance.\footnote{Generally, administrative expenses can include funds used for payroll and benefits, rent, communications, utilities, contractual services, and equipment. They do not include the cost of grants or the net long-term costs to the federal government (known as subsidy costs) of extending credit through direct loans and loan guarantees.} Congress enacted these appropriations in the Coronavirus Preparedness and Response
Supplemental Appropriations Act, 2020; the CARES Act (two appropriations); and the Paycheck Protection Program and Health Care Enhancement Act (Enhancement Act).³

The Consolidated Appropriations Act, 2021 includes a provision for GAO to report on SBA’s use of supplemental appropriations provided in fiscal year 2020 for administrative expenses.⁴ This report discusses (1) the amount of supplemental appropriations SBA received in fiscal year 2020 for administrative expenses and SBA’s planned uses for these funds and (2) the extent to which SBA had obligated and expended these funds as of January 31, 2021, and for what purposes.⁵

To address the first objective, we reviewed fiscal year 2020 appropriations acts to determine the amount of supplemental administrative funds SBA received and the purposes of and time limits on each appropriation. We compared these supplemental funds to the total amount of SBA’s annual budgetary resources for salaries and expenses in fiscal years 2017 through 2019. The annual budgetary resources include appropriations to SBA’s salaries and expenses account and authorized transfers of funds from SBA’s business loan administration account to the salaries and expenses account. We also compared the total supplemental administrative funds to the total appropriations SBA received in fiscal year 2020 for COVID-19-related small business assistance. Additionally, we analyzed SBA’s spending plans for the supplemental appropriations to identify its intended use of the funds.

To address the second objective, we analyzed aggregated data SBA provided from its Joint Administrative Accounting Management System (JAAMS). Using the JAAMS data, we calculated the amount and percentage of supplemental administrative funds SBA had obligated and


⁵An obligation is a definite commitment that creates a legal liability of the government for the payment of goods and services ordered or received. An expenditure—or outlay—is an amount paid by federal agencies, by cash or cash equivalent, to liquidate government obligations.
We also calculated corresponding figures for specific programs (including PPP, the Disaster Loans Program, and the Shuttered Venue Operators Grant program) and use categories (including contractors, payroll and benefits, overtime, and other). The use categories are based on budget object classification codes from the Office of Management and Budget that define standard categories of items or services purchased by the federal government.

We supplemented this analysis with contract information from JAAMS. Specifically, we reviewed information on the 10 contracts with the highest obligations as of January 31, 2021, representing about 92 percent of all contract obligations funded by the supplemental administrative appropriations. We also reviewed summary information provided by SBA on the number of personnel it hired with the supplemental administrative appropriations during the COVID-19 pandemic. For both objectives, we interviewed officials from SBA’s Office of Performance, Planning, and the Chief Financial Officer.

To assess the reliability of the obligation and expenditure data we used in our analysis, we performed electronic checks to identify any obvious errors (for example, outliers and missing information). We also reviewed an SBA reconciliation of the data with other official reporting on budget execution, reviewed documentation on JAAMS, and discussed data controls with cognizant SBA officials. We did not perform a financial audit of SBA’s obligations and outlays of supplemental administrative funds. We concluded that the data we used for our analysis were sufficiently reliable for characterizing SBA’s use of the supplemental administrative funds, as recorded in JAAMS.

We conducted this performance audit from January 2021 to June 2021 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 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.

In response to the COVID-19 pandemic, Congress created or expanded a number of SBA programs. The largest of these is PPP, which provides loans (made by private lenders) that are forgivable under certain circumstances to small businesses and other organizations affected by

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**Background**

expended as of January 31, 2021, in total and by specific appropriation.
COVID-19. These loans have a 1 percent interest rate and terms of 2 or 5 years. Borrowers may have their loans fully forgiven if, among other things, a certain percentage was spent for payroll or other eligible costs. Through March 2021, Congress had appropriated a total of more than $800 billion for the cost of PPP. According to SBA, as of March 7, 2021, lenders had made about 7.6 million loans totaling about $687 billion under PPP.

Congress also expanded the EIDL program to address the effects of the pandemic. Through EIDL, which is part of SBA’s Disaster Loan Program, SBA provides low-interest loans of up to $2 million for operating and other expenses. The CARES Act expanded EIDL program eligibility to include additional small business entities and relaxed some approval requirements, such as that a business demonstrate that it could not obtain credit elsewhere. The act also appropriated $10 billion to create a program to provide small businesses up to $10,000 in advances toward payroll, sick leave, and other business obligations. Borrowers do not have to repay these advances, even if they are subsequently denied the EIDL loan. Through March 2021, Congress had appropriated a total of $105 billion for the cost of the EIDL program in response to the pandemic. As of March 2, 2021, SBA had approved about 3.8 million loans totaling about $204 billion under EIDL. As of March 7, 2021, through PPP and the EIDL program, SBA had made or guaranteed more than 17 million loans and grants to help small businesses adversely affected by COVID-19.

In addition to PPP and EIDL, Congress created or expanded other SBA programs and forms of assistance, including the Shuttered Venue Operators Grant program, the Restaurant Revitalization Fund Grant program, and SBA debt relief (see table 1). These programs are smaller than PPP and EIDL. For example, through March 2021, Congress had appropriated $16.25 billion for the Shuttered Venue Operators Grant program.

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7Congress appropriated a total of about $955 billion for PPP, but it also rescinded $146.5 billion in unobligated balances in SBA’s business loans program account, which included PPP and debt relief funding. See Pub. L. 116-260, div. N, title III, § 323(c) (2020).

program and $28.6 billion for the Restaurant Revitalization grant program.⁹

<table>
<thead>
<tr>
<th>Program or assistance</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paycheck Protection Program (PPP)</td>
<td>Provides loans made by private lenders to small businesses and other organizations to help keep their workers on payroll during the Coronavirus Disease 2019 (COVID-19) pandemic. These loans are 100 percent guaranteed by SBA and are fully forgivable if certain conditions are met.</td>
</tr>
<tr>
<td>Economic Injury Disaster Loans program</td>
<td>Provides loans and advances to small businesses and certain nonprofit organizations experiencing a temporary loss of revenue because of COVID-19.</td>
</tr>
<tr>
<td>Shuttered Venue Operators Grant program</td>
<td>Provides grants to assist entities such as theatrical producers, motion picture theater operators, and museum operators in addressing economic losses due to COVID-19.</td>
</tr>
<tr>
<td>Restaurant Revitalization Fund Grant program</td>
<td>Provides grants of up to $10 million per entity to restaurants and other food- and beverage-related establishments that have experienced COVID-19-related revenue loss.</td>
</tr>
<tr>
<td>SBA debt relief</td>
<td>Provides debt relief to existing SBA borrowers by temporarily paying loan installments (excluding PPP loans) and any associated fees on their behalf.</td>
</tr>
</tbody>
</table>

Source: GAO analysis of Small Business Administration (SBA) information. | GAO-21-489

We have previously reported on SBA’s progress and challenges in operating PPP and the EIDL program.¹⁰ Our prior work found that while millions of small businesses have benefited from these programs, the speed with which they were implemented left SBA with limited safeguards to identify and respond to program risks, including susceptibility to improper payments and fraud. In March 2021, we included these programs as a new area on our High-Risk List because of their potential for fraud, significant program integrity risks, and need for improved management and oversight.¹¹


In fiscal year 2020, Congress provided SBA four supplemental appropriations for administrative expenses—totaling roughly $3.4 billion—in the Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020; the CARES Act; and the Enhancement Act. Table 2 provides a breakdown of the appropriated amounts and shows the purpose of and time limits on each appropriation. The entire amount is available to fund salaries and expenses because Congress authorized SBA to transfer and merge the two appropriations for Disaster Loans Program administrative expenses with SBA’s salaries and expenses account.

### Table 2: Small Business Administration’s (SBA) Fiscal Year 2020 Supplemental Appropriations for Administrative Expenses

<table>
<thead>
<tr>
<th>Law appropriating supplemental funds</th>
<th>Appropriation</th>
<th>Purpose and time limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020 (Pub. L. 116-123)</td>
<td>20,000,000</td>
<td>For administrative expenses to carry out the Disaster Loans Program, to remain available until expended. Funds may be transferred to and merged with SBA’s salaries and expenses account.</td>
</tr>
<tr>
<td>CARES Act (Pub. L. 116-136)</td>
<td>562,000,000</td>
<td>For administrative expenses to carry out the Disaster Loans Program, to remain available until expended. Funds may be transferred to and merged with SBA’s salaries and expenses account.</td>
</tr>
<tr>
<td>CARES Act (Pub. L. 116-136)</td>
<td>675,000,000</td>
<td>For salaries and expenses, to remain available until September 30, 2021.</td>
</tr>
<tr>
<td>Paycheck Protection Program and Health Care Enhancement Act (Pub. L. 116-139)</td>
<td>2,100,000,000</td>
<td>For salaries and expenses, to remain available until September 30, 2021.</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,357,000,000</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: GAO analysis of legislation | GAO-21-489
The supplemental appropriations were seven times greater than SBA’s regular annual funding for salaries and expenses. From fiscal years 2017 through 2019, SBA’s annual budgetary resources for salaries and expenses were generally about $450 million.

### The Planned Uses SBA Identified for the Funds

#### Included Contractors, Personnel, and Technology

As noted above, Congress appropriated about $1.2 billion ($562 million plus $675 million) in the CARES Act for SBA to administer PPP and other related COVID-19 programs. The act required SBA to produce a detailed expenditure plan showing how SBA intended to use the funds. The plan SBA prepared in response breaks down the planned spending by “budget object classification codes.” These Office of Management and Budget codes define standard categories of items or services purchased by the federal government. At a high level, the plan indicates that contractors and personnel were the primary intended uses of the funds. According to the plan, SBA intended to spend about 78 percent of the funds on contractors (services from nongovernment sources) and about 15 percent on personnel (for example, payroll, benefits, and overtime).  

Congress did not require SBA to develop similar plans for the supplemental administrative appropriations provided in other acts. In February 2021, SBA provided us with what SBA officials described as a tentative spending plan for the unobligated portion of the supplemental administrative funds provided in fiscal year 2020. The tentative plan uses two general spending categories—payroll and operating—that are less detailed than the budget object classification codes SBA used in the CARES Act plan.

SBA indicated that it planned to use about 40 percent of the unobligated funds for personnel costs and about 60 percent for operating expenses.

**Personnel costs.** According to SBA, planned personnel costs include payroll and benefits for staff in term positions (time-limited positions varying from 6 months to 1 year) to serve as loan officers, attorneys, application reviewers, and loan reviewers, and to review work performed by contractor staff. The planned costs also include overtime expenses for SBA permanent and term staff for excess hours related to COVID-19-related programs.

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12As of January 31, 2021, contractors and personnel accounted for about 93 percent and 6 percent of the obligations, respectively, but about one-quarter of the $1.2 billion in CARES Act funds remained unobligated.
Operating costs. According to SBA, planned operating costs include those for building and operating technology systems to originate direct loans and to accept and process loan forgiveness applications. They also include costs for contracted call center staff to support borrowers, review loans, review forgiveness applications, and conduct forensic reviews; equipment and software licenses for term staff and contractors; and staff training on processes and review procedures.

As of January 2021, SBA Had Obligated 57 Percent of the Funds and Expended 49 Percent, Largely on Contractor Services

<table>
<thead>
<tr>
<th>SBA’s Obligations and Outlays of Administrative Funds Differed by Appropriation and Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>SBA data showed that of the approximately $3.4 billion SBA received in supplemental appropriations for administrative expenses, it had obligated about $1.9 billion (57 percent) and expended $1.6 billion (49 percent) as of January 31, 2021 (see fig. 1). SBA’s obligations and outlays for administrative expenses do not include fees SBA pays to lenders to process PPP loans. SBA obligated about $19.5 million (98 percent) of the $20 million appropriation from the Coronavirus Preparedness and Response Supplemental Appropriations Act, 2020, and about $457 million (81 percent) of the $562 million appropriation from the CARES Act. SBA obligated and expended smaller percentages of the two larger appropriations it received for salaries and expenses. SBA obligated about $462 million (68 percent) of the $675 million CARES Act</td>
</tr>
</tbody>
</table>

13Lender fees are paid out of the appropriation for the subsidy cost of PPP.

14As previously noted, the appropriations provisions allow SBA to transfer and merge the funds with funds for SBA’s salaries and expenses.
appropriation and about $984 million (47 percent) of the $2.1 billion Enhancement Act appropriation.

Figure 1: SBA’s Obligations and Outlays of Fiscal Year 2020 Supplemental Appropriations for Administrative Expenses as of January 31, 2021, by Appropriation

SBA’s data as of January 31, 2021, also show the distribution of obligations and outlays across programs. About 66 percent of the funds SBA obligated were for Disaster Loans Program (primarily for making and servicing EIDL loans), while 10 percent were for PPP (see fig. 2). The fees SBA pays private lenders for processing PPP loans are not administrative costs and are therefore not included in the amounts contained in figure 2.
24 percent of the obligations supported salaries and expenses for COVID-19-related programs generally, including PPP. The corresponding percentages for outlays were similar.

Figure 2: SBA’s Obligations and Outlays of Fiscal Year 2020 Supplemental Appropriations for Administrative Expenses, as of January 31, 2021, by Program

As of January 31, 2021, SBA had primarily used the supplemental appropriations for contracts and payroll and benefits (see fig. 3). Of the approximately $1.9 billion in obligations as of that date, about 77 percent (almost $1.5 billion) was for contractual services, about 14 percent ($277 million) was for payroll and benefits, and about 6 percent ($119 million) was for overtime pay. The remaining 2 percent of obligations went toward equipment, interagency agreements, operations, supplies, training, and travel. The corresponding percentages for the approximately $1.6 billion in outlays were similar.
Contractual Services

SBA has used a variety of contractors to support the expansion of small business assistance programs during the pandemic. Table 3 shows the 10 contracts with the highest obligations as of January 31, 2021, representing about 92 percent of all contract obligations funded by the supplemental administrative appropriations. Two major services provided by contractors include (1) loan processing and other loan administration services and (2) information technology products and services. For P, SBA’s largest obligation was $750 million for a contract with RER Solutions, Inc., for processing EIDL loan applications and providing...
recommendations on loan decisions.\textsuperscript{16} The second largest obligation was $149 million for a contract with Goldschmitt-CRI, LLC, to develop information technology to enhance SBA’s capacity to implement PPP loan forgiveness provisions.\textsuperscript{17} Besides loan processing and information technology services, SBA also made large contract obligations for legal, financial administrative support, and call center staffing services.

Table 3: Ten Largest SBA Contract Obligations Funded by Fiscal Year 2020 Supplemental Administrative Appropriations, as of January 31, 2021

<table>
<thead>
<tr>
<th>Contractor</th>
<th>Obligations</th>
<th>Purpose of contract award</th>
</tr>
</thead>
<tbody>
<tr>
<td>RER Solutions, Inc.</td>
<td>750,000,000</td>
<td>For processing Economic Injury Disaster Loan (EIDL) applications and providing recommendations on loan decisions.</td>
</tr>
<tr>
<td>Goldschmitt-CRI, LLC</td>
<td>149,525,700</td>
<td>For developing information technology infrastructure for loan forgiveness processes under the Paycheck Protection Program (PPP).</td>
</tr>
<tr>
<td>Highlight Technologies, LLC</td>
<td>91,848,205</td>
<td>For loan processing services.</td>
</tr>
<tr>
<td>Innovative Emergency Management, Inc.</td>
<td>90,107,417</td>
<td>For attorneys and other legal services to assist with the review of loans and advances for the EIDL program.</td>
</tr>
<tr>
<td>Highlight Technologies, LLC</td>
<td>72,740,296</td>
<td>For loan processing services.</td>
</tr>
<tr>
<td>Brilliant Corporation</td>
<td>71,062,169</td>
<td>For financial administrative support services.</td>
</tr>
<tr>
<td>Liveops Agent Services, LLC</td>
<td>53,980,000</td>
<td>For call center staffing services for SBA’s Office of Disaster Assistance.</td>
</tr>
<tr>
<td>Guidehouse, LLP</td>
<td>44,800,000</td>
<td>For loan forgiveness and other support services for PPP.</td>
</tr>
<tr>
<td>Guidehouse, LLP</td>
<td>20,200,000</td>
<td>For financial services.</td>
</tr>
<tr>
<td>Highlight Technologies, Inc.</td>
<td>19,012,391</td>
<td>For loan processing services.</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,363,276,178</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: GAO analysis of Small Business Administration (SBA) data. \textsuperscript{GAO-21-489}

\textsuperscript{16}As of March 2021, SBA’s Office of Inspector General was evaluating the RER Solutions, Inc., contract award to determine whether SBA (1) procured services for data analysis and loan recommendation services in accordance with Federal Acquisition Regulation and SBA acquisition standards and (2) effectively monitored the contractor’s compliance with small business set-aside subcontracting limitations.

\textsuperscript{17}PPP loan recipients may qualify to have their PPP loans forgiven if they use a certain percentage of the loan amount for payroll or other eligible costs.
According to SBA, managing the greater volume of small business assistance during the pandemic has necessitated large, temporary staff increases, particularly for the Office of Disaster Assistance, which administers the EIDL program, and the Office of Capital Access, which administers PPP. Following a disaster, SBA may hire what the agency calls “surge” employees to be able to implement relief programs expeditiously. According to SBA, in fiscal year 2020, the agency hired more than 6,000 temporary surge employees for the Office of Disaster Assistance—almost one-half of them for loan specialist positions and roughly one-third for general business and industry positions. SBA officials indicated that the Office of Disaster Assistance also filled legal, information technology management, and human resources management positions (among others) with the temporary surge employees.

According to SBA, as of January 31, 2021, SBA also had hired close to 400 temporary surge employees for other SBA components, primarily the Office of Capital Access, but also for the Offices of Human Resource Solutions, Field Operations, and the Chief Information Officer. SBA officials indicated that loan specialists accounted for about two-thirds of these employees and that another 25 percent filled general business and industry positions. The other types of temporary positions SBA added were generally similar to those added to the Office of Disaster Assistance.

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**Agency Comments**

We provided a draft of this report to SBA for review and comment. SBA provided technical comments, which we incorporated as appropriate.

We are sending copies of this report to the appropriate congressional committees, the Administrator of the Small Business Administration, and other interested parties. In addition, the report will be available at no charge on the GAO website at [http://www.gao.gov](http://www.gao.gov).

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18According to SBA, the agency made these hires between March 15, 2020, and October 10, 2020.

19According to SBA, the positions include temporary appointments (not to exceed 1 year) and term appointments (more than 1 year, but not more than 4 years).
If you or your staff have any questions about this report, please contact me at (202) 512-8678 or shearw@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. GAO staff who made major contributions to this report are listed in appendix I.

William B. Shear
Director, Financial Markets and Community Investment
Appendix I: GAO Contact and Acknowledgments

**GAO Contact**

William B. Shear, (202) 512-8678 or shearw@gao.gov

**Staff**

In addition to the contact named above, Steven Westley (Assistant Director), Aku Shika Pappoe (Analyst in Charge), Meghana Acharya, Hiwotte Amare, Marcia Carlsen, John McGrail, Jennifer Schwartz, and Jena Sinkfield made key contributions to this report.
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## Strategic Planning and External Liaison