

At a Glance

Small Business Legislation

As reported by the House Committee on Small Business on March 24, 2025

On March 24, 2025, the House Committee on Small Business reported seven bills. This document provides estimates for each of those bills.

Six of the bills would increase spending subject to appropriation by less than \$500,000 over the 2025-2030 period. H.R. 1804 would increase spending subject to appropriation by \$5 million over the 2025-2030 period, CBO estimates.

None of the bills would affect direct spending or revenues; thus, pay-as-you-go procedures do not apply.

CBO estimates that none of the bills would increase net direct spending or deficits in any of the four consecutive 10-year periods beginning in 2036.

None of the pieces of legislation contain intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act.

Bill	Net Increase or Decrease (-) in the Deficit Over the 2025-2035 Period (Millions of Dollars)	Changes in Spending Subject to Appropriation Over the 2025-2030 Period (Outlays, Millions of Dollars)	Mandate Effects?
H.R. 787	0	*	No
H.R. 789	0	*	No
H.R. 1621	0	*	No
H.R. 1634	0	*	No
H.R. 1642	0	*	No
H.R. 1804	0	5	No
H.R. 1816	0	*	No

* = between zero and \$500,000.

Detailed estimate begins on the next page.



Summary of Legislation

On March 24, 2025, the House Committee on Small Business reported seven bills. This document provides estimates for all of those bills.

The bills would require the Small Business Administration (SBA) to issue certain notices in plain language, publish information about canceling solicitations, report to the Congress about challenges for entrepreneurs with disabilities and about loan agents, connect students in technical programs to small businesses, and update certain regulations related to women-owned small businesses.

Estimated Federal Cost

The estimated costs do not include any effects of interactions among the bills. If all seven were combined and enacted as a single piece of legislation, the estimated costs would be different from the sum of the separate estimates, although CBO expects that any differences would be small. The costs of the legislation fall within budget function 370 (commerce and housing credit).

Basis of Estimate

For this estimate, CBO assumes that the bills will be enacted in fiscal year 2025 and that the necessary amounts will be available each year. CBO estimates that all seven bills would affect spending subject to appropriation.

H.R. 787, Plain Language in Contracting Act

The bill would require the SBA to issue rules requiring that notices of contracting opportunities for small businesses be written in a clear and concise manner consistent with the plain language guidelines established by the Plain Writing Act of 2010. Based on the cost of similar activities, CBO estimates that implementing H.R. 787 would cost less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

H.R. 789, Transparency and Predictability in Small Business Opportunities Act

The bill would direct the SBA to disclose and publish on a single website any new rules for canceling certain solicitations, including a justification for the cancellation, the timeframe for reissuing canceled solicitations, and the availability of similar contracting opportunities. The rules would apply to solicitations for which two or more businesses are eligible.

The SBA already has a website where it posts similar information on solicitations; on that basis, CBO estimates that implementing H.R. 789 would cost less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

**H.R. 1621, Entrepreneurs with Disabilities Reporting Act of 2025**

The bill would require the SBA to report to the Congress about the challenges facing entrepreneurs with disabilities when they start and operate a business. The report would include information about the resources available to those entrepreneurs, including the SBA's outreach at regional offices and a description of programs carried out with other federal agencies. In 2024, the SBA completed a report that included an analysis of challenges entrepreneurs with disabilities faced during the pandemic. On that basis, CBO estimates that the costs for the SBA to implement H.R. 1621 would be less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

H.R. 1634, ThinkDIFFERENTLY About Disability Employment Act

The bill would require the National Council on Disability and the SBA to collaborate on employment and entrepreneurship opportunities for people with disabilities through a memorandum of understanding. The bill would require those agencies to report to the Congress on the activities carried out under the agreement and recommend opportunities for expansion. CBO estimates that implementing the bill would cost less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

H.R. 1642, Connecting Small Businesses with Career and Technical Education Graduates Act of 2025

The bill would require Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs) to provide information to small businesses about hiring graduates of career and technical education programs. H.R. 1642 also would require SBDCs and WBCs to inform students and graduates of those programs about resources and services available to start and expand small businesses. Under current law, SBDCs and WBCs often engage with universities and educational programs. On that basis, CBO estimates that implementing the bill would cost less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

H.R. 1804, 7(a) Loan Agent Oversight Act

The bill would require the SBA to report annually to the Congress on agents that help small businesses to secure loans of up to \$5 million that are guaranteed by the SBA under the 7(a) loan program. The SBA currently collects data on amounts paid to agents for services including loan packaging, consulting, brokerage, or referral services during the loan application process.

Using information from the SBA, CBO expects that completing the reporting requirements would cost about \$1 million annually. On that basis, CBO estimates that implementing H.R. 1804 would cost \$5 million over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

**H.R. 1816, WOSB Accountability Act**

The bill would require the SBA to update regulations within one year to direct federal agencies to exclude women-owned small businesses (WOSBs) that self-certify from counting toward WOSB contracting goals in data they send to the SBA. Federal agencies would have an additional two years to implement the new regulations. The bill also would require the SBA to prepare quarterly reports on statistics about WOSBs seeking certification until the new regulations are in place. Based on the costs of similar activities, CBO estimates that implementing the bill would cost less than \$500,000 over the 2025-2030 period. Any related spending would be subject to the availability of appropriated funds.

Pay-As-You-Go Considerations

None of the bills would affect direct spending or revenues; therefore, pay-as-you-go procedures do not apply.

Increase in Long-Term Net Direct Spending and Deficits

None of the bills would increase net direct spending or deficits in any of the four consecutive 10-year periods beginning in 2036.

Mandates

None of the bills contain intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act.

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A handwritten signature in black ink, appearing to read "Phillip L. Swagel". The signature is fluid and cursive, with a long, sweeping tail.

Phillip L. Swagel

Director, Congressional Budget Office