

S. 300, DLARA

As reported by the Senate Committee on Small Business and Entrepreneurship on March 4, 2025

By Fiscal Year, Millions of Dollars	2025	2025-2030	2025-2035
Direct Spending (Outlays)	0	0	0
Revenues	0	0	0
Increase or Decrease (-) in the Deficit	0	0	0
Spending Subject to Appropriation (Outlays)	*	1	not estimated
Increases <i>net direct spending</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Statutory pay-as-you-go procedures apply?	No
		Mandate Effects	
Increases <i>on-budget deficits</i> in any of the four consecutive 10-year periods beginning in 2036?	No	Contains intergovernmental mandate?	No
		Contains private-sector mandate?	No
* = between zero and \$500,000.			

S. 300 would require the Small Business Administration (SBA) to provide more detailed information about disaster loans and their funding to the Congress, including as part of its monthly reports and annual budget request. In addition, the bill would require the SBA to notify the Congress when the funding available for disaster loans drops below 10 percent of the average annual cost of making those loans over the past decade and would authorize the agency to limit obligations for new loans to levels backed by collateral during those periods.

The bill also would require the Governmental Accountability Office (GAO) to report to the Congress on the effect of those changes and of regulations finalized in 2023 and 2024, as well as on the historical rates of obligation and disbursement of funds for disaster loans.

Based on the costs of similar activities, CBO estimates that the reporting requirements would cost GAO \$1 million over the 2025-2030 period. Using information from the SBA, CBO estimates that its costs to report and perform other administrative activities would not be significant. Any related spending would be subject to the availability of appropriated funds.

See also

[CBO's Cost Estimates Explained](#), [CBO Describes Its Cost-Estimating Process](#), [Glossary](#)



The CBO staff contact for this estimate is Jon Sperl. The estimate was reviewed by H. Samuel Papenfuss, Deputy Director of Budget Analysis.

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

Phillip L. Swagel
Director, Congressional Budget Office