

In the Senate of the United States,

October 21, 2015.

Resolved, That the bill from the House of Representatives (H.R. 208) entitled “An Act to improve the disaster assistance programs of the Small Business Administration.”, do pass with the following

AMENDMENTS:

1 **(1)**On page 2, strike lines 1 through 5 and insert the
2 following:

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) *SHORT TITLE.*—*This Act may be cited as the “Re-*
5 *covery Improvements for Small Entities After Disaster Act*
6 *of 2015” or the “RISE After Disaster Act of 2015”.*

7 (b) *TABLE OF CONTENTS.*—*The table of contents for*
8 *this Act is as follows:*

Sec. 1. Short title; table of contents.

*DIVISION A—SUPERSTORM SANDY RELIEF AND DISASTER LOAN
PROGRAM IMPROVEMENTS*

Sec. 1001. Short title.

Sec. 1002. Findings.

TITLE I—DISASTER ASSISTANCE IMPROVEMENTS

1101. *Revised disaster deadline.*
 1102. *Use of physical damage disaster loans to construct safe rooms.*
 1103. *Reducing delays on closing and disbursement of loans.*
 1104. *Safeguarding taxpayer interests and increasing transparency in loan approvals.*
 1105. *Disaster plan improvements.*

DIVISION B—RECOVERY IMPROVEMENTS FOR SMALL ENTITIES

- Sec. 2001. Short title.*

TITLE I—IMPROVEMENTS OF DISASTER RESPONSE AND LOANS

- Sec. 2101. Additional awards to small business development centers, women’s business centers, and SCORE for disaster recovery.*
Sec. 2102. Collateral requirements for disaster loans.
Sec. 2103. Assistance to out-of-State business concerns to aid in disaster recovery.
Sec. 2104. FAST program.
Sec. 2105. Use of Federal surplus property in disaster areas.
Sec. 2106. Recovery opportunity loans.
Sec. 2107. Contractor malfeasance.
Sec. 2108. Local contracting preferences and incentives.
Sec. 2109. Clarification of collateral requirements.

TITLE II—DISASTER PLANNING AND MITIGATION

- Sec. 2201. Business recovery centers.*

TITLE III—OTHER PROVISIONS

- Sec. 2301. Increased oversight of economic injury disaster loans.*
Sec. 2302. GAO report on paperwork reduction.
Sec. 2303. Report on web portal for disaster loan applicants.

1 ***DIVISION A—SUPERSTORM***
 2 ***SANDY RELIEF AND DISASTER***
 3 ***LOAN PROGRAM IMPROVE-***
 4 ***MENTS***

5 ***SEC. 1001. SHORT TITLE.***

6 *This division may be cited as the “Superstorm Sandy*
 7 *Relief and Disaster Loan Program Improvement Act of*
 8 *2015”.*

9 ***SEC. 1002. FINDINGS.***

10 **(2)** On page 3, strike line 5 and insert the following:

1 **TITLE I—DISASTER ASSISTANCE**
2 **IMPROVEMENTS**

3 **SEC. 1101. REVISED DISASTER DEADLINE.**

4 **(3)**On page 3, line 14, insert “nonprofit entity,” after
5 “homeowner,”.

6 **(4)**On page 4, line 9, strike the quotation marks and the
7 second period and insert the following:

8 *“(C) INSPECTOR GENERAL REVIEW.—Not*
9 *later than 6 months after the date on which the*
10 *Administrator begins carrying out this author-*
11 *ity, the Inspector General of the Administration*
12 *shall initiate a review of the controls for ensur-*
13 *ing applicant eligibility for loans made under*
14 *this paragraph.”.*

15 **(5)**On page 4, line 10, strike “**SEC. 4.**” and insert “**SEC.**
16 **1102.**”.

17 **(6)**On page 4, line 24, insert “, if such safe room or simi-
18 lar storm shelter is constructed in accordance with appli-
19 cable standards issued by the Federal Emergency Manage-
20 ment Agency” after “disasters”.

21 **(7)**On page 5, strike lines 1 through 21 and insert the
22 following:

1 **SEC. 1103. REDUCING DELAYS ON CLOSING AND DISBURSE-**
 2 **MENT OF LOANS.**

3 *Section 7(b) of the Small Business Act (15 U.S.C.*
 4 *636(b)) is amended by inserting before the undesignated*
 5 *matter following paragraph (9) the following:*

6 **(8)**On page 5, line 22, strike “(11)” and insert “(10)”.

7 **(9)**On page 6, strike lines 5 through 8 and insert the
 8 following:

9 **SEC. 1104. SAFEGUARDING TAXPAYER INTERESTS AND IN-**
 10 **CREASING TRANSPARENCY IN LOAN APPROV-**
 11 **ALS.**

12 *Section 7(b) of the Small Business Act (15 U.S.C.*
 13 *636(b)) is amended by inserting before the undesignated*
 14 *matter following paragraph (10), as added by section 1103*
 15 *of this Act, the following:*

16 **(10)**On page 6, line 9, strike “(12)” and insert “(11)”.

17 **(11)**Beginning on page 6, strike line 14 and all that fol-
 18 lows through page 7, line 20, and insert the following:

19 **SEC. 1105. DISASTER PLAN IMPROVEMENTS.**

20 **(12)**Beginning on page 8, strike line 6 and all that follows
 21 through page 9, line 6, and insert the following:

1 **DIVISION B—RECOVERY IM-**
 2 **PROVEMENTS FOR SMALL EN-**
 3 **TITIES**

4 **SECTION 2001. SHORT TITLE.**

5 *This division may be cited as the “Recovery Improve-*
 6 *ments for Small Entities After Disaster Act of 2015” or*
 7 *the “RISE After Disaster Act of 2015”.*

8 **TITLE I—IMPROVEMENTS OF**
 9 **DISASTER RESPONSE AND**
 10 **LOANS**

11 **SEC. 2101. ADDITIONAL AWARDS TO SMALL BUSINESS DE-**
 12 **VELOPMENT CENTERS, WOMEN’S BUSINESS**
 13 **CENTERS, AND SCORE FOR DISASTER RECOV-**
 14 **ERY.**

15 *Section 7(b) of the Small Business Act (15 U.S.C.*
 16 *636(b)) is amended by inserting before the undesignated*
 17 *matter following paragraph (11), as added by section 1104*
 18 *of this Act, the following:*

19 *“(12) ADDITIONAL AWARDS TO SMALL BUSINESS*
 20 *DEVELOPMENT CENTERS, WOMEN’S BUSINESS CEN-*
 21 *TERS, AND SCORE FOR DISASTER RECOVERY.—*

22 *“(A) IN GENERAL.—The Administration*
 23 *may provide financial assistance to a small*
 24 *business development center, a women’s business*
 25 *center described in section 29, the Service Corps*

1 *of Retired Executives, or any proposed consor-*
2 *tium of such individuals or entities to spur dis-*
3 *aster recovery and growth of small business con-*
4 *cerns located in an area for which the President*
5 *has declared a major disaster.*

6 *“(B) FORM OF FINANCIAL ASSISTANCE.—*
7 *Financial assistance provided under this para-*
8 *graph shall be in the form of a grant, contract,*
9 *or cooperative agreement.*

10 *“(C) NO MATCHING FUNDS REQUIRED.—*
11 *Matching funds shall not be required for any*
12 *grant, contract, or cooperative agreement under*
13 *this paragraph.*

14 *“(D) REQUIREMENTS.—A recipient of fi-*
15 *nancial assistance under this paragraph shall*
16 *provide counseling, training, and other related*
17 *services, such as promoting long-term resiliency,*
18 *to small business concerns and entrepreneurs im-*
19 *pacted by a major disaster.*

20 *“(E) PERFORMANCE.—*

21 *“(i) IN GENERAL.—The Administrator,*
22 *in cooperation with the recipients of finan-*
23 *cial assistance under this paragraph, shall*
24 *establish metrics and goals for performance*
25 *of grants, contracts, and cooperative agree-*

1 *ments under this paragraph, which shall in-*
2 *clude recovery of sales, recovery of employ-*
3 *ment, reestablishment of business premises,*
4 *and establishment of new small business*
5 *concerns.*

6 “(ii) *USE OF ESTIMATES.*—*The Ad-*
7 *ministrator shall base the goals and metrics*
8 *for performance established under clause (i),*
9 *in part, on the estimates of disaster impact*
10 *prepared by the Office of Disaster Assist-*
11 *ance for purposes of estimating loan-making*
12 *requirements.*

13 “(F) *TERM.*—

14 “(i) *IN GENERAL.*—*The term of any*
15 *grant, contract, or cooperative agreement*
16 *under this paragraph shall be for not more*
17 *than 2 years.*

18 “(ii) *EXTENSION.*—*The Administrator*
19 *may make 1 extension of a grant, contract,*
20 *or cooperative agreement under this para-*
21 *graph for a period of not more than 1 year,*
22 *upon a showing of good cause and need for*
23 *the extension.*

24 “(G) *EXEMPTION FROM OTHER PROGRAM*
25 *REQUIREMENTS.*—*Financial assistance provided*

1 under this paragraph is in addition to, and
2 wholly separate from, any other form of assist-
3 ance provided by the Administrator under this
4 Act.

5 “(H) *COMPETITIVE BASIS.*—The Adminis-
6 tration shall award financial assistance under
7 this paragraph on a competitive basis.”.

8 **SEC. 2102. COLLATERAL REQUIREMENTS FOR DISASTER**
9 **LOANS.**

10 (a) *IN GENERAL.*—Section 7(d)(6) of the Small Busi-
11 ness Act (15 U.S.C. 636(d)(6)) is amended in the third pro-
12 viso—

13 (1) by striking “\$14,000” and inserting
14 “\$25,000”; and

15 (2) by striking “major disaster” and inserting
16 “disaster”.

17 (b) *SUNSET.*—Effective on the date that is 3 years
18 after the date of enactment of this Act, section 7(d)(6) of
19 the Small Business Act (15 U.S.C. 636(d)(6)) is amended
20 in the third proviso—

21 (1) by striking “\$25,000” and inserting
22 “\$14,000”; and

23 (2) by inserting “major” before “disaster”.

24 (c) *REPORT.*—Not later than 180 days before the date
25 on which the amendments made by subsection (b) are to

1 *take effect, the Administrator of the Small Business Admin-*
 2 *istration shall submit to Committee on Small Business and*
 3 *Entrepreneurship of the Senate and the Committee on*
 4 *Small Business of the House of Representatives a report on*
 5 *the effects of the amendments made by subsection (a), which*
 6 *shall include—*

7 (1) *an assessment of the impact and benefits re-*
 8 *sulting from the amendments; and*

9 (2) *a recommendation as to whether the amend-*
 10 *ments should be made permanent.*

11 **SEC. 2103. ASSISTANCE TO OUT-OF-STATE BUSINESS CON-**
 12 **CERNS TO AID IN DISASTER RECOVERY.**

13 (a) *IN GENERAL.—Section 21(b)(3) of the Small Busi-*
 14 *ness Act (15 U.S.C. 648(b)(3)) is amended—*

15 (1) *by striking “(3) At the discretion” and in-*
 16 *serting the following:*

17 “(3) *ASSISTANCE TO OUT-OF-STATE SMALL BUSI-*
 18 *NESS CONCERNS.—*

19 “(A) *IN GENERAL.—At the discretion*”; and

20 (2) *by adding at the end the following:*

21 “(B) *DISASTER RECOVERY ASSISTANCE.—*

22 “(i) *IN GENERAL.—At the discretion of*
 23 *the Administrator, the Administrator may*
 24 *authorize a small business development cen-*
 25 *ter to provide advice, information, and as-*

1 *sistance, as described in subsection (c), to a*
2 *small business concern located outside of the*
3 *State, without regard to geographic prox-*
4 *imity to the small business development*
5 *center, if the small business concern is lo-*
6 *cated in an area for which the President*
7 *has declared a major disaster.*

8 “(ii) *TERM.—*

9 “(I) *IN GENERAL.—A small busi-*
10 *ness development center may provide*
11 *advice, information, and assistance to*
12 *a small business concern under clause*
13 *(i) for a period of not more than 2*
14 *years after the date on which the Presi-*
15 *dent declared a major disaster for the*
16 *area in which the small business con-*
17 *cern is located.*

18 “(II) *EXTENSION.—The Adminis-*
19 *trator may, at the discretion of the Ad-*
20 *ministrator, extend the period de-*
21 *scribed in subclause (I).*

22 “(iii) *CONTINUITY OF SERVICES.—A*
23 *small business development center that pro-*
24 *vides counselors to an area described in*
25 *clause (i) shall, to the maximum extent*

1 *practicable, ensure continuity of services in*
2 *any State in which the small business devel-*
3 *opment center otherwise provides services.*

4 “(iv) *ACCESS TO DISASTER RECOVERY*
5 *FACILITIES.—For purposes of this subpara-*
6 *graph, the Administrator shall, to the max-*
7 *imum extent practicable, permit the per-*
8 *sonnel of a small business development cen-*
9 *ter to use any site or facility designated by*
10 *the Administrator for use to provide dis-*
11 *aster recovery assistance.”.*

12 “(b) *SENSE OF CONGRESS.—It is the sense of Congress*
13 *that, subject to the availability of funds, the Administrator*
14 *of the Small Business Administration should, to the extent*
15 *practicable, ensure that a small business development center*
16 *is appropriately reimbursed for any legitimate expenses in-*
17 *curred in carrying out activities under section 21(b)(3)(B)*
18 *of the Small Business Act, as added by subsection (a).*

19 **SEC. 2104. FAST PROGRAM.**

20 “(a) *DEFINITIONS.—Section 34(a) of the Small Busi-*
21 *ness Act (15 U.S.C. 657d(a)) is amended—*

22 (1) *by redesignating paragraphs (3) through (9)*
23 *as paragraphs (4) through (10), respectively; and*

24 (2) *by inserting after paragraph (2) the fol-*
25 *lowing:*

1 “(3) *CATASTROPHIC INCIDENT*.—The term ‘cata-
2 *strophic incident*’ means a major disaster that is com-
3 *parable to the description of a catastrophic incident*
4 *in the National Response Plan of the Administration,*
5 *or any successor thereto.*”

6 (b) *PRIORITY*.—Section 34(c)(2) of the *Small Business*
7 *Act (15 U.S.C. 657d(c)(2)) is amended—*

8 (1) *in subparagraph (A), by striking “and” at*
9 *the end;*

10 (2) *in subparagraph (B)(vi)(III), by striking the*
11 *period at the end and inserting “; and”; and*

12 (3) *by adding at the end the following:*

13 “(C) *shall give special consideration to an*
14 *applicant that is located in an area affected by*
15 *a catastrophic incident.*”

16 (c) *ADDITIONAL ASSISTANCE*.—Section 34(c) of the
17 *Small Business Act (15 U.S.C. 657d(c)) is amended by add-*
18 *ing at the end the following:*

19 “(5) *ADDITIONAL ASSISTANCE FOR CATA-*
20 *STROPHIC INCIDENTS*.—*Upon application by an ap-*
21 *plicant that receives an award or has in effect a coop-*
22 *erative agreement under this section and that is lo-*
23 *cated in an area affected by a catastrophic incident,*
24 *the Administrator may—*

1 “(A) provide additional assistance to the
2 applicant; and

3 “(B) waive the matching requirements
4 under subsection (e)(2).”.

5 **SEC. 2105. USE OF FEDERAL SURPLUS PROPERTY IN DIS-**
6 **ASTER AREAS.**

7 Section 7(j)(13)(F) of the Small Business Act (15
8 U.S.C. 636(j)(13)(F)) is amended—

9 (1) by inserting “(i)” after “(F)”; and

10 (2) by adding at the end the following:

11 “(i)(I) In this clause—

12 “(aa) the term ‘covered period’ means
13 the 2-year period beginning on the date on
14 which the President declared the applicable
15 major disaster; and

16 “(bb) the term ‘disaster area’ means
17 the area for which the President has de-
18 clared a major disaster, during the covered
19 period.

20 “(II) The Administrator may transfer tech-
21 nology or surplus property under clause (i) on a
22 priority basis to a small business concern located
23 in a disaster area if—

24 “(aa) the small business concern meets
25 the requirements for such a transfer, with-

1 *out regard to whether the small business*
2 *concern is a Program Participant; and*

3 “(bb) *for a small business concern that*
4 *is a Program Participant, on and after the*
5 *date on which the President declared the ap-*
6 *plicable major disaster, the small business*
7 *concern has not received property under*
8 *this subparagraph on the basis of the status*
9 *of the small business concern as a Program*
10 *Participant.*

11 “(III) *For any transfer of property under*
12 *this clause to a small business concern, the terms*
13 *and conditions shall be the same as a transfer to*
14 *a Program Participant, except that the small*
15 *business concern shall agree not to sell or trans-*
16 *fer the property to any party other than the Fed-*
17 *eral Government during the covered period.*

18 “(IV) *A small business concern that receives*
19 *a transfer of property under this clause may not*
20 *receive a transfer of property under clause (i)*
21 *during the covered period.*

22 “(V) *If a small business concern sells or*
23 *transfers property in violation of the agreement*
24 *described in subclause (III), the Administrator*
25 *may initiate proceedings to prohibit the small*

1 *business concern from receiving a transfer of*
2 *property under this clause or clause (i), in addi-*
3 *tion to any other remedy available to the Admin-*
4 *istrator.”.*

5 **SEC. 2106. RECOVERY OPPORTUNITY LOANS.**

6 *Section 7(a)(31) of the Small Business Act (15 U.S.C.*
7 *636(a)(31)) is amended—*

8 *(1) in subparagraph (A)—*

9 *(A) by redesignating clauses (i), (ii), and*
10 *(iii) as clauses (ii), (iii), and (iv), respectively;*
11 *and*

12 *(B) by inserting before clause (ii), as so re-*
13 *designated, the following:*

14 *“(i) The term ‘disaster area’ means the*
15 *area for which the President has declared a*
16 *major disaster, during the 5-year period be-*
17 *ginning on the date of the declaration.”;*
18 *and*

19 *(2) by adding at the end the following:*

20 *“(H) RECOVERY OPPORTUNITY LOANS.—*

21 *“(i) IN GENERAL.—The Administrator*
22 *may guarantee an express loan to a small*
23 *business concern located in a disaster area*
24 *in accordance with this subparagraph.*

1 “(ii) *MAXIMUMS.*—*For a loan guaran-*
2 *teed under clause (i)—*

3 “(I) *the maximum loan amount is*
4 *\$150,000; and*

5 “(II) *the guarantee rate shall be*
6 *not more than 85 percent.*

7 “(iii) *OVERALL CAP.*—*A loan guaran-*
8 *teed under clause (i) shall not be counted in*
9 *determining the amount of loans made to a*
10 *borrower for purposes of subparagraph (D).*

11 “(iv) *OPERATIONS.*—*A small business*
12 *concern receiving a loan guaranteed under*
13 *clause (i) shall certify that the small busi-*
14 *ness concern was in operation on the date*
15 *on which the applicable major disaster oc-*
16 *curred as a condition of receiving the loan.*

17 “(v) *REPAYMENT ABILITY.*—*A loan*
18 *guaranteed under clause (i) may only be*
19 *made to a small business concern that dem-*
20 *onstrates, to the satisfaction of the Adminis-*
21 *trator, sufficient capacity to repay the loan.*

22 “(vi) *TIMING OF PAYMENT OF GUARAN-*
23 *TEES.*—

24 “(I) *IN GENERAL.*—*Not later than*
25 *90 days after the date on which a re-*

1 *quest for purchase is filed with the Ad-*
2 *ministrator, the Administrator shall*
3 *determine whether to pay the guaran-*
4 *teed portion of the loan.*

5 “(II) *RECAPTURE.*—*Notwith-*
6 *standing any other provision of law,*
7 *unless there is a subsequent finding of*
8 *fraud by a court of competent jurisdic-*
9 *tion relating to a loan guaranteed*
10 *under clause (i), on and after the date*
11 *that is 6 months after the date on*
12 *which the Administrator determines to*
13 *pay the guaranteed portion of the loan,*
14 *the Administrator may not attempt to*
15 *recapture the paid guarantee.*

16 “(vii) *FEES.*—

17 “(I) *IN GENERAL.*—*Unless the Ad-*
18 *ministrator has waived the guarantee*
19 *fee that would otherwise be collected by*
20 *the Administrator under paragraph*
21 *(18) for a loan guaranteed under*
22 *clause (i), and except as provided in*
23 *subclause (II), the guarantee fee for the*
24 *loan shall be equal to the guarantee fee*
25 *that the Administrator would collect if*

1 *the guarantee rate for the loan was 50*
2 *percent.*

3 “(II) *EXCEPTION.*—*Subclause (I)*
4 *shall not apply if the cost of carrying*
5 *out the program under this subsection*
6 *in a fiscal year is more than zero and*
7 *such cost is directly attributable to the*
8 *cost of guaranteeing loans under clause*
9 *(i).*

10 “(viii) *RULES.*—*Not later than 270*
11 *days after the date of enactment of this sub-*
12 *paragraph, the Administrator shall promul-*
13 *gate rules to carry out this subparagraph.”.*

14 **SEC. 2107. CONTRACTOR MALFEASANCE.**

15 *Section 7(b) of the Small Business Act (15 U.S.C.*
16 *636(b)) is amended by inserting before the undesignated*
17 *matter following paragraph (12), as added by section 2101*
18 *of this Act, the following:*

19 “(13) *SUPPLEMENTAL ASSISTANCE FOR CON-*
20 *TRACTOR MALFEASANCE.*—

21 “(A) *IN GENERAL.*—*If a contractor or other*
22 *person engages in malfeasance in connection*
23 *with repairs to, rehabilitation of, or replacement*
24 *of real or personal property relating to which a*
25 *loan was made under this subsection and the*

1 *malfeasance results in substantial economic dam-*
2 *age to the recipient of the loan or substantial*
3 *risks to health or safety, upon receiving docu-*
4 *mentation of the substantial economic damage or*
5 *the substantial risk to health and safety from an*
6 *independent loss verifier, and subject to subpara-*
7 *graph (B), the Administrator may increase the*
8 *amount of the loan under this subsection, as nec-*
9 *essary for the cost of repairs, rehabilitation, or*
10 *replacement needed to address the cause of the*
11 *economic damage or health or safety risk.*

12 “(B) *REQUIREMENTS.—The Administrator*
13 *may only increase the amount of a loan under*
14 *subparagraph (A) upon receiving an appropriate*
15 *certification from the borrower and person per-*
16 *forming the mitigation attesting to the reason-*
17 *ableness of the mitigation costs and an assign-*
18 *ment of any proceeds received from the person*
19 *engaging in the malfeasance. The assignment of*
20 *proceeds recovered from the person engaging in*
21 *the malfeasance shall be equal to the amount of*
22 *the loan under this section. Any mitigation ac-*
23 *tivities shall be subject to audit and independent*
24 *verification of completeness and cost reasonable-*
25 *ness.”.*

1 **SEC. 2108. LOCAL CONTRACTING PREFERENCES AND IN-**
2 **CENTIVES.**

3 *Section 15 of the Small Business Act (15 U.S.C. 644)*
4 *is amended by inserting after subsection (e) the following:*

5 “(f) **CONTRACTING PREFERENCE FOR SMALL BUSI-**
6 **NESS CONCERNS IN A MAJOR DISASTER AREA.**—

7 “(1) **DEFINITION.**—*In this subsection, the term*
8 *‘disaster area’ means the area for which the President*
9 *has declared a major disaster, during the period of*
10 *the declaration.*

11 “(2) **CONTRACTING PREFERENCE.**—*An agency*
12 *shall provide a contracting preference for a small*
13 *business concern located in a disaster area if the*
14 *small business concern will perform the work required*
15 *under the contract in the disaster area.*

16 “(3) **CREDIT FOR MEETING CONTRACTING**
17 **GOALS.**—*If an agency awards a contract to a small*
18 *business concern under the circumstances described in*
19 *paragraph (2), the value of the contract shall be dou-*
20 *bled for purposes of determining compliance with the*
21 *goals for procurement contracts under subsection*
22 *(g)(1)(A).”.*

23 **SEC. 2109. CLARIFICATION OF COLLATERAL REQUIRE-**
24 **MENTS.**

25 *Section 7(d)(6) of the Small Business Act (15 U.S.C.*
26 *636(d)(6)) is amended by inserting after “which are made*

1 *under paragraph (1) of subsection (b)” the following: “:*
2 *Provided further, That the Administrator, in obtaining the*
3 *best available collateral for a loan of not more than*
4 *\$200,000 under paragraph (1) or (2) of subsection (b) relat-*
5 *ing to damage to or destruction of the property of, or eco-*
6 *nomie injury to, a small business concern, shall not require*
7 *the owner of the small business concern to use the primary*
8 *residence of the owner as collateral if the Administrator de-*
9 *termines that the owner has other assets of equal quality*
10 *and with a value equal to or greater than the amount of*
11 *the loan that could be used as collateral for the loan: Pro-*
12 *vided further, That nothing in the preceding proviso may*
13 *be construed to reduce the amount of collateral required by*
14 *the Administrator in connection with a loan described in*
15 *the preceding proviso or to modify the standards used to*
16 *evaluate the quality (rather than the type) of such collat-*
17 *eral”.*

18 **TITLE II—DISASTER PLANNING**
19 **AND MITIGATION**

20 **SEC. 2201. BUSINESS RECOVERY CENTERS.**

21 *Section 7(b) of the Small Business Act (15 U.S.C.*
22 *636(b)) is amended by inserting before the undesignated*
23 *matter following paragraph (13), as added by section 2108*
24 *of this Act, the following:*

25 *“(14) BUSINESS RECOVERY CENTERS.—*

1 “(A) *IN GENERAL.*—*The Administrator, act-*
2 *ing through the district offices of the Administra-*
3 *tion, shall identify locations that may be used as*
4 *recovery centers by the Administration in the*
5 *event of a disaster declared under this subsection*
6 *or a major disaster.*

7 “(B) *REQUIREMENTS FOR IDENTIFICA-*
8 *TION.*—*Each district office of the Administration*
9 *shall—*

10 “(i) *identify a location described in*
11 *subparagraph (A) in each county, parish,*
12 *or similar unit of general local government*
13 *in the area served by the district office; and*

14 “(ii) *ensure that the locations identi-*
15 *fied under subparagraph (A) may be used*
16 *as a recovery center without cost to the Gov-*
17 *ernment, to the extent practicable.”.*

18 **TITLE III—OTHER PROVISIONS**

19 **SEC. 2301. INCREASED OVERSIGHT OF ECONOMIC INJURY** 20 **DISASTER LOANS.**

21 “(a) *IN GENERAL.*—*Section 7(b) of the Small Business*
22 *Act (15 U.S.C. 636(b)) is amended by inserting before the*
23 *undesignated matter following paragraph (14), as added by*
24 *section 2201 of this Act, the following:*

1 “(15) *INCREASED OVERSIGHT OF ECONOMIC IN-*
2 *JURY DISASTER LOANS.—The Administrator shall in-*
3 *crease oversight of entities receiving loans under*
4 *paragraph (2), and may consider—*

5 “(A) *scheduled site visits to ensure borrower*
6 *eligibility and compliance with requirements es-*
7 *tablished by the Administrator; and*

8 “(B) *reviews of the use of the loan proceeds*
9 *by an entity described in paragraph (2) to en-*
10 *sure compliance with requirements established by*
11 *the Administrator.”.*

12 (b) *SENSE OF CONGRESS RELATING TO USING EXIST-*
13 *ING FUNDS.—It is the sense of Congress that no additional*
14 *Federal funds should be made available to carry out the*
15 *amendments made by this section.*

16 **SEC. 2302. GAO REPORT ON PAPERWORK REDUCTION.**

17 *Not later than 1 year after the date of enactment of*
18 *this Act, the Comptroller General of the United States shall*
19 *submit to the Committee on Small Business and Entrepre-*
20 *neurship of the Senate and the Committee on Small Busi-*
21 *ness of the House of Representatives a report evaluating*
22 *steps that the Small Business Administration has taken,*
23 *with respect to the application for disaster assistance under*
24 *section 7(b) of the Small Business Act (15 U.S.C. 636(b)),*
25 *to comply with subchapter I of chapter 35 of title 44, United*

1 *States Code (commonly known as the “Paperwork Reduc-*
2 *tion Act”)* and related guidance.

3 **SEC. 2303. REPORT ON WEB PORTAL FOR DISASTER LOAN**

4 **APPLICANTS.**

5 *Section 38 of the Small Business Act (15 U.S.C. 657j)*
6 *is amended by adding at the end the following:*

7 *“(c) REPORT ON WEB PORTAL FOR DISASTER LOAN*
8 *APPLICATION STATUS.—*

9 *“(1) IN GENERAL.—Not later than 90 days after*
10 *the date of enactment of this subsection, the Adminis-*
11 *trator shall submit to the Committee on Small Busi-*
12 *ness and Entrepreneurship of the Senate and the*
13 *Committee on Small Business of the House of Rep-*
14 *resentatives a report relating to the creation of a web*
15 *portal to the track the status of applications for dis-*
16 *aster assistance under section 7(b).*

17 *“(2) CONTENTS.—The report under paragraph*
18 *(1) shall include—*

19 *“(A) information on the progress of the Ad-*
20 *ministration in implementing the information*
21 *system under subsection (a);*

22 *“(B) recommendations from the Adminis-*
23 *tration relating to the creation of a web portal*
24 *for applicants to check the status of an applica-*
25 *tion for disaster assistance under section 7(b),*

1 *including a review of best practices and web por-*
2 *tal models from the private sector;*

3 “(C) *information on any related costs or*
4 *staffing needed to implement such a web portal;*

5 “(D) *information on whether such a web*
6 *portal can maintain high standards for data*
7 *privacy and data security;*

8 “(E) *information on whether such a web*
9 *portal will minimize redundancy among Admin-*
10 *istration disaster programs, improve manage-*
11 *ment of the number of inquiries made by disaster*
12 *applicants to employees located in the area af-*
13 *ected by the disaster and to call centers, and re-*
14 *duce paperwork burdens on disaster victims; and*

15 “(F) *such additional information as is de-*
16 *termined necessary by the Administrator.”.*

Attest:

Secretary.

114TH CONGRESS
1ST SESSION

H.R. 208

AMENDMENTS