and Loan Improvements Act of 2008. Thereafter, the regulations shall be revised on an annual basis.

## (d) Report

The Administrator shall include a report on the regulations whenever the Administration submits the report required by section 6570 of this title.

(Pub. L. 85-536, §2[37], as added Pub. L. 110-234, title XII, §12062(2), May 22, 2008, 122 Stat. 1407, and Pub. L. 110-246, §4(a), title XII, §12062(2), June 18, 2008, 122 Stat. 1664, 2169.)

#### References in Text

The date of the enactment of the Small Business Disaster Response and Loan Improvements Act of 2008, referred to in subsec. (c), is the date of enactment of subtitle B (\$12051-12091) of title XII of Pub. L. 110-246, which was approved June 18, 2008.

## CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

## PRIOR PROVISIONS

A prior section 2[37] of Pub. L. 85-536 was renumbered section 2[47] and is set out as a note under section 631 of this title.

#### EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

# §657j. Information tracking and follow-up system for disaster assistance

## (a) System required

The Administrator shall develop, implement, or maintain a centralized information system to track communications between personnel of the Administration and applicants for disaster assistance. The system shall ensure that whenever an applicant for disaster assistance communicates with such personnel on a matter relating to the application, the following information is recorded:

(1) The method of communication.

(2) The date of communication.

(3) The identity of the personnel.

(4) A summary of the subject matter of the communication.

# (b) Follow-up required

The Administrator shall ensure that an applicant for disaster assistance receives, by telephone, mail, or electronic mail, follow-up communications from the Administration at all critical stages of the application process, including the following:

(1) When the Administration determines that additional information or documentation is required to process the application.

(2) When the Administration determines whether to approve or deny the loan.

(3) When the primary contact person managing the loan application has changed.

(Pub. L. 85-536, §2[38], as added Pub. L. 110-234, title XII, §12067, May 22, 2008, 122 Stat. 1410, and

Pub. L. 110-246, §4(a), title XII, §12067, June 18, 2008, 122 Stat. 1664, 2172.)

#### CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

## EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

# §657k. Disaster processing redundancy

## (a) In general

The Administrator shall ensure that the Administration has in place a facility for disaster loan processing that, whenever the Administration's primary facility for disaster loan processing becomes unavailable, is able to take over all disaster loan processing from that primary facility within 2 days.

#### (b) Authorization of appropriations

There are authorized to be appropriated such sums as may be necessary to carry out this section.

(Pub. L. 85-536, §2[39], as added Pub. L. 110-234, title XII, §12069, May 22, 2008, 122 Stat. 1411, and Pub. L. 110-246, §4(a), title XII, §12069, June 18, 2008, 122 Stat. 1664, 2173.)

## CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

#### EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

#### §6571. Comprehensive disaster response plan

# (a) Plan required

The Administrator shall develop, implement, or maintain a comprehensive written disaster response plan. The plan shall include the following:

(1) For each region of the Administration, a description of the disasters most likely to occur in that region.

(2) For each disaster described under paragraph (1)—

(A) an assessment of the disaster;

(B) an assessment of the demand for Administration assistance most likely to occur in response to the disaster:

(C) an assessment of the needs of the Administration, with respect to such resources as information technology, telecommunications, human resources, and office space, to meet the demand referred to in subparagraph (B); and

(D) guidelines pursuant to which the Administration will coordinate with other Federal agencies and with State and local authorities to best respond to the demand referred to in subparagraph (B) and to best use the resources referred to in that subparagraph.

# (b) Completion; revision

The first plan required by subsection (a) shall be completed not later than 180 days after the date of the enactment of this section. Thereafter, the Administrator shall update the plan on an annual basis and following any major disaster relating to which the Administrator declares eligibility for additional disaster assistance under section 636(b)(9) of this title.

# (c) Knowledge required

The Administrator shall carry out subsections (a) and (b) through an individual with substantial knowledge in the field of disaster readiness and emergency response.

# (d) Report

The Administrator shall include a report on the plan whenever the Administration submits the report required by section 657*o* of this title.

(Pub. L. 85-536, §2[40], as added Pub. L. 110-234, title XII, §12075, May 22, 2008, 122 Stat. 1414, and Pub. L. 110-246, §4(a), title XII, §12075, June 18, 2008, 122 Stat. 1664, 2176.)

#### References in Text

The date of the enactment of this section, referred to in subsec. (b), is the date of enactment of Pub. L. 110-246, which was approved June 18, 2008.

#### CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

## EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

#### §657m. Plans to secure sufficient office space

## (a) Plans required

The Administrator shall develop long-term plans to secure sufficient office space to accommodate an expanded workforce in times of disaster.

# (b) Report

The Administrator shall include a report on the plans developed under subsection (a) each time the Administration submits a report required under section 657*o* of this title.

(Pub. L. 85-536, §2[41], as added Pub. L. 110-234, title XII, §12076, May 22, 2008, 122 Stat. 1415, and Pub. L. 110-246, §4(a), title XII, §12076, June 18, 2008, 122 Stat. 1664, 2177.)

#### CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

#### EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

# §657n. Immediate Disaster Assistance program

# (a) Program required

The Administrator shall carry out a program, to be known as the Immediate Disaster Assistance program, under which the Administration participates on a deferred (guaranteed) basis in 85 percent of the balance of the financing outstanding at the time of disbursement of the loan if such balance is less than or equal to \$25,000 for businesses affected by a disaster.

# (b) Eligibility requirement

To receive a loan guaranteed under subsection (a), the applicant shall also apply for, and meet basic eligibility standards for, a loan under subsection (b) or (c) of section 636 of this title.

# (c) Use of proceeds

A person who receives a loan under subsection (b) or (c) of section 636 of this title shall use the proceeds of that loan to repay all loans guaranteed under subsection (a), if any, before using the proceeds for any other purpose.

# (d) Loan terms

# (1) No prepayment penalty

There shall be no prepayment penalty on a loan guaranteed under subsection (a).

## (2) Repayment

A person who receives a loan guaranteed under subsection (a) and who is disapproved for a loan under subsection (b) or (c) of section 636 of this title, as the case may be, shall repay the loan guaranteed under subsection (a) not later than the date established by the Administrator, which may not be earlier than 10 years after the date on which the loan guaranteed under subsection<sup>1</sup> is disbursed.

## (e) Approval or disapproval

The Administrator shall ensure that each applicant for a loan under the program receives a decision approving or disapproving of the application within 36 hours after the Administration receives the application.

(Pub. L. 85-536, §2[42], as added Pub. L. 110-234, title XII, §12084, May 22, 2008, 122 Stat. 1420, and Pub. L. 110-246, §4(a), title XII, §12084, June 18, 2008, 122 Stat. 1664, 2182.)

#### CODIFICATION

Pub. L. 110–234 and Pub. L. 110–246 enacted identical sections. Pub. L. 110–234 was repealed by section 4(a) of Pub. L. 110–246.

#### EFFECTIVE DATE

Enactment of this section and repeal of Pub. L. 110-234 by Pub. L. 110-246 effective May 22, 2008, the date of enactment of Pub. L. 110-234, see section 4 of Pub. L. 110-246, set out as a note under section 8701 of Title 7, Agriculture.

# §6570. Annual reports on disaster assistance

Not later than 45 days after the end of a fiscal year, the Administrator shall submit to the Committee on Small Business and Entrepreneurship of the Senate and the Committee on Small Business of the House of Representatives

<sup>&</sup>lt;sup>1</sup>So in original. Probably should be "subsection (a)".