

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 657o 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 L. 110-234 was repealed by section 4(a) of Pub.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.

DISASTER PLAN IMPROVEMENTS

Pub. L. 114-88, div. A, title I, §1105, Nov. 25, 2015, 129 Stat. 688, provided that: “The Administrator of the Small Business Administration shall revise the comprehensive written disaster response plan required in section 40 of the Small Business Act (15 U.S.C. 657l), or

any successor thereto, to incorporate the Administration’s response to a situation in which an extreme volume of applications are received during the period of time immediately after a disaster, which shall include a plan to ensure that sufficient human and technological resources are made available and a plan to prevent delays in loan processing.”

**§ 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 657o 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.

**§ 657o. 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 a report on the disaster assistance operations of the Administration for that fiscal year. The report shall—

- (1) specify the number of Administration personnel involved in such operations;
- (2) describe any material changes to those operations, such as changes to technologies used or to personnel responsibilities;
- (3) describe and assess the effectiveness of the Administration in responding to disasters during that fiscal year, including a description of the number and amounts of loans made for damage and for economic injury; and
- (4) describe the plans of the Administration for preparing to respond to disasters during the next fiscal year.

(Pub. L. 85-536, §2[43], as added Pub. L. 110-234, title XII, §12091(g), May 22, 2008, 122 Stat. 1426, and Pub. L. 110-246, §4(a), title XII, §12091(g), June 18, 2008, 122 Stat. 1664, 2188.)

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.

**§ 657p. Outreach regarding health insurance options available to children**

**(a) Definitions**

In this section—

<sup>1</sup> So in original. Probably should be “subsection (a)”.

(1) the terms “Administration” and “Administrator” means the Small Business Administration and the Administrator thereof, respectively;

(2) the term “certified development company” means a development company participating in the program under title V of the Small Business Investment Act of 1958 (15 U.S.C. 695 et seq.);

(3) the term “Medicaid program” means the program established under title XIX of the Social Security Act (42 U.S.C. 1396 et seq.);

(4) the term “Service Corps of Retired Executives” means the Service Corps of Retired Executives authorized by section 637(b)(1) of this title;

(5) the term “small business concern” has the meaning given that term in section 632 of this title;

(6) the term “small business development center” means a small business development center described in section 648 of this title;

(7) the term “State” has the meaning given that term for purposes of title XXI of the Social Security Act (42 U.S.C. 1397aa et seq.);

(8) the term “State Children’s Health Insurance Program” means the State Children’s Health Insurance Program established under title XXI of the Social Security Act (42 U.S.C. 1397aa et seq.);

(9) the term “task force” means the task force established under subsection (b)(1); and

(10) the term “women’s business center” means a women’s business center described in section 656 of this title.

**(b) Establishment of task force**

**(1) Establishment**

There is established a task force to conduct a nationwide campaign of education and outreach for small business concerns regarding the availability of coverage for children through private insurance options, the Medicaid program, and the State Children’s Health Insurance Program.

**(2) Membership**

The task force shall consist of the Administrator, the Secretary of Health and Human Services, the Secretary of Labor, and the Secretary of the Treasury.

**(3) Responsibilities**

The campaign conducted under this subsection shall include—

(A) efforts to educate the owners of small business concerns about the value of health coverage for children;

(B) information regarding options available to the owners and employees of small business concerns to make insurance more affordable, including Federal and State tax deductions and credits for health care-related expenses and health insurance expenses and Federal tax exclusion for health insurance options available under employer-sponsored cafeteria plans under section 125 of title 26;

(C) efforts to educate the owners of small business concerns about assistance available through public programs; and

(D) efforts to educate the owners and employees of small business concerns regarding