

## HR 3743

### Small Business Disaster Readiness and Reform Act of 2009

**Congress:** 111 (2009–2011, Ended)

**Chamber:** House

**Policy Area:** Commerce

**Introduced:** Oct 7, 2009

**Current Status:** Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneur

**Latest Action:** Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship. (Nov 9, 2009)

**Official Text:** <https://www.congress.gov/bill/111th-congress/house-bill/3743>

### Sponsor

**Name:** Rep. Griffith, Parker [D-AL-5]

**Party:** Democratic • **State:** AL • **Chamber:** House

### Cosponsors

No cosponsors are listed for this bill.

### Committee Activity

Committee	Chamber	Activity	Date
Small Business and Entrepreneurship Committee	Senate	Referred To	Nov 9, 2009
Small Business Committee	House	Reported by	Oct 8, 2009

### Subjects & Policy Tags

#### Policy Area:

Commerce

### Related Bills

Bill	Relationship	Last Action
111 HR 3854	Text similarities	Nov 2, 2009: Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship.

## Summary (as of Nov 6, 2009)

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Small Business Disaster Readiness and Reform Act of 2009 - (Sec. 2) Amends the Small Business Act to prohibit the Administrator of the Small Business Administration (SBA), in making a small business disaster loan of \$250,000 or less, from requiring a borrower to use the borrower's home as collateral.

(Sec. 3) Increases the SBA disaster loan limit to \$3 million. Prohibits the Administrator from requiring repayment on such loans until 12 months after final disbursement of the approved loan amount.

(Sec. 5) Provides specific disbursement directions for each of the following categories of loans: (1) \$150,000 or less; (2) more than \$150,000 up to \$500,000; and (3) more than \$500,000.

(Sec. 6) Authorizes the Administrator to make a disaster assistance grant of up to \$100,000 to a small business that: (1) is located in an area affected by a major disaster; (2) certifies its intention to reestablish the business in the same county as originally located; (3) has applied and was rejected for a conventional disaster assistance loan; and (4) was in existence for at least two years before the disaster declaration. Provides a grant priority for small businesses determined to be economically viable but unable to meet short-term financial obligations. Authorizes grants of \$100 million for each of FY2010-FY2011 and authorizes appropriations for such grants.

(Sec. 7) Directs the Administrator to develop a disaster preparedness and response plan for each SBA region. Requires each plan to identify the three disasters, natural or manmade, most likely to occur in such region.

(Sec. 8) Authorizes the Administrator to make outreach grants for loan application assistance to the following in areas affected by a disaster: (1) a women's business center; (2) a small business development center; (3) a veterans business outreach center; and (4) a chamber of commerce. Authorizes grants for each of FY2010-FY2011.

(Sec. 9) Authorizes the Administrator to make a loan to any homeowner whose primary residence has been adversely impacted by the installation of toxic drywall manufactured in China. Allows the loan to be used only for the repair or replacement of such drywall.

(Sec. 10) Authorizes appropriations for FY2010-FY2011 for administrative expenses and small business disaster assistance loans.

## Actions Timeline

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- **Nov 9, 2009:** Received in the Senate and Read twice and referred to the Committee on Small Business and Entrepreneurship.
- **Nov 6, 2009:** Ms. Velazquez moved to suspend the rules and pass the bill, as amended.
- **Nov 6, 2009:** Considered under suspension of the rules. (consideration: CR H12471-12473)
- **Nov 6, 2009:** DEBATE - The House proceeded with forty minutes of debate on H.R. 3743.
- **Nov 6, 2009:** Passed/agreed to in House: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote.(text: CR H12471-12472)
- **Nov 6, 2009:** On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote. (text: CR H12471-12472)
- **Nov 6, 2009:** Motion to reconsider laid on the table Agreed to without objection.
- **Oct 21, 2009:** Provisions of Measure Incorporated into H.R. 3854.
- **Oct 8, 2009:** Subcommittee Consideration and Mark-up Session Held.
- **Oct 8, 2009:** Forwarded by Subcommittee to Full Committee by Voice Vote .
- **Oct 7, 2009:** Introduced in House
- **Oct 7, 2009:** Referred to the House Committee on Small Business
- **Oct 7, 2009:** Referred to the Subcommittee on Finance and Tax.