117TH CONGRESS 2D SESSION

S. 1617

AN ACT

- To modify the requirements for the Administrator of the Small Business Administration relating to declaring a disaster in a rural area, and for other purposes.
 - 1 Be it enacted by the Senate and House of Representa-
 - 2 tives of the United States of America in Congress assembled,

1 SECTION 1. SHORT TITLE.

2	This Act may be cited as the "Disaster Assistance
3	for Rural Communities Act".
4	SEC. 2. DISASTER DECLARATION IN RURAL AREAS.
5	(a) In General.—Section 7(b) of the Small Busi-
6	ness Act (15 U.S.C. 636(b)) is amended by inserting after
7	paragraph (15) the following:
8	"(16) DISASTER DECLARATION IN RURAL
9	AREAS.—
10	"(A) Definitions.—In this paragraph—
11	"(i) the term 'rural area' means any
12	county or other political subdivision of a
13	State, the District of Columbia, or a terri-
14	tory or possession of the United States
15	that is designated as a rural area by the
16	Bureau of the Census; and
17	"(ii) the term 'significant damage'
18	means, with respect to property, uninsured
19	losses of not less than 40 percent of the es-
20	timated fair replacement value or pre-dis-
21	aster fair market value of the damaged
22	property, whichever is lower.
23	"(B) DISASTER DECLARATION.—For the
24	purpose of making loans under paragraph (1)
25	or (2), the Administrator may declare a disaster
26	in a rural area for which a major disaster was

1	declared by the President under section 401 of
2	the Robert T. Stafford Disaster Relief and
3	Emergency Assistance Act (42 U.S.C. 5170)
4	and for which individual assistance was not au-
5	thorized under section 408 of such Act (42
6	U.S.C. 5174) if—
7	"(i) the Governor of the State or the
8	Chief Executive of the Indian tribal gov-
9	ernment in which the rural area is located
10	requests such a declaration; and
11	"(ii) any home, small business con-
12	cern, private nonprofit organization, or
13	small agricultural cooperative has incurred
14	significant damage in the rural area.
15	"(C) SBA REPORT.—Not later than 120
16	days after the date of enactment of this para-
17	graph, and every year thereafter, the Adminis-
18	trator shall submit to the Committee on Small
19	Business and Entrepreneurship of the Senate
20	and the Committee on Small Business of the
21	House of Representatives a report on, with re-
22	spect to the 1-year period preceding submission
23	of the report—
24	"(i) any economic injury that resulted
25	from a major disaster declared by the

1	President under section 401 of the Robert
2	T. Stafford Disaster Relief and Emergency
3	Assistance Act (42 U.S.C. 5170) in a rural
4	area;
5	"(ii) each request for assistance made
6	by the Governor of a State or the Chief
7	Executive of an Indian tribal government
8	under subparagraph (B)(i) and the re-
9	sponse of the Administrator, including the
10	timeline for each response; and
11	"(iii) any regulatory changes that will
12	impact the ability of communities in rural
13	areas to obtain disaster assistance under
14	this subsection.".
15	(b) Regulations.—Not later than 120 days after
16	the date of enactment of this Act, the Administrator of
17	the Small Business Administration shall issue regulations
18	to carry out the amendment made by subsection (a).
19	(e) GAO REPORT.—
20	(1) Definition of Rural Area.—In this sub-
21	section, the term "rural area" means any county or
22	other political subdivision of a State, the District of
23	Columbia, or a territory or possession of the United
24	States that is designated as a rural area by the Bu-
25	reau of the Census.

1	(2) Report.—Not later than 1 year after the
2	date of enactment of this Act, the Comptroller Gen-
3	eral of the United States shall submit to the Com-
4	mittee on Small Business and Entrepreneurship of
5	the Senate and the Committee on Small Business of
6	the House of Representatives a report on—
7	(A) any unique challenges that commu-
8	nities in rural areas face compared to commu-
9	nities in urbanized areas when seeking to obtain
10	disaster assistance under section 7(b) of the
11	Small Business Act (15 U.S.C. 636(b)); and
12	(B) legislative recommendations for im-
13	proving access to disaster assistance for com-
14	munities in rural areas.
	Passed the Senate September 28, 2022.
	Attest:

Secretary.

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