

117TH CONGRESS  
1ST SESSION

# H. R. 4215

To direct the Administrator of the Small Business Administration to increase certain disaster loan limits, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JUNE 29, 2021

Ms. SALAZAR (for herself, Mrs. LURIA, Mr. CRENSHAW, Mr. GRAVES of Louisiana, Mr. WEBER of Texas, Mr. NEHLS, Mr. CARL, Mr. AUSTIN SCOTT of Georgia, Mr. LAMALFA, Mr. NEGUSE, Mr. CRAWFORD, Mrs. HINSON, Mrs. MILLER of West Virginia, Mr. GIMENEZ, Mr. ROUZER, Mr. SWALWELL, Ms. LETLOW, Mrs. MILLER-MEEKS, Ms. MALLIOTAKIS, Mr. HIGGINS of Louisiana, Mrs. RODGERS of Washington, Mr. RICE of South Carolina, Mr. MAST, Ms. MACE, Mr. VALADAO, Mr. BABIN, Mr. CARTER of Georgia, Mr. CLOUD, Mr. CASE, Mr. MURPHY of North Carolina, Miss GONZÁLEZ-COLÓN, Mr. MANN, Mr. BENTZ, Mr. GUEST, Mr. BUTTERFIELD, and Mr. CRIST) introduced the following bill; which was referred to the Committee on Small Business

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## A BILL

To direct the Administrator of the Small Business Administration to increase certain disaster loan limits, 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,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Rebuilding Commu-  
5 nities After Disasters Act”.

1 **SEC. 2. MODIFICATIONS TO THE DISASTER LOAN PRO-**  
2 **GRAM.**

3 (a) **IN GENERAL.**—The Administrator of the Small  
4 Business Administration shall revise section 123.105 of  
5 chapter 13, Code of Federal Regulations, and any other  
6 relevant rule or guidance, to ensure that the loan limits  
7 for the disaster loan program are as follows:

8 (1) With respect to a loan for repair or replace-  
9 ment of household and personal effects, \$75,000.

10 (2) With respect to a loan for repair or replace-  
11 ment of a primary residence, \$400,000.

12 (b) **REQUIREMENT TO COMMUNICATE INFORMATION**  
13 **ABOUT DISASTERS.**—Section 7(b)(5) of the Small Busi-  
14 ness Act (15 U.S.C. 636(b)(5)) is amended by striking  
15 “make every effort to”.

16 (c) **PROGRAM EVALUATION.**—Not later than Decem-  
17 ber 31, 2022, and every 12 months thereafter, the Admin-  
18 istrator shall submit to the Committee on Small Business  
19 and Entrepreneurship of the Senate and the Committee  
20 on Small Business of the House of Representatives a re-  
21 port on the disaster loan program, including—

22 (1) a list of the geographic areas in which re-  
23 cipients of loans under such program are located;

24 (2) the number and dollar value of the loans  
25 made under such program;

1           (3) a description of outreach conducted pursu-  
2           ant to subsection (b);

3           (4) plans for future outreach relating to the  
4           disaster loan program; and

5           (5) the average estimated dollar value of dam-  
6           age sustained by borrowers under such program.

7           (d) DEFINITIONS.—In this Act:

8           (1) ADMINISTRATOR.—The term “Adminis-  
9           trator” means the Administrator of the Small Busi-  
10          ness Administration.

11          (2) DISASTER LOAN PROGRAM.—The term “dis-  
12          aster loan program” means the loan program estab-  
13          lished under section 7(b) of the Small Business Act  
14          (15 U.S.C. 636(b)).

15          (3) SMALL BUSINESS CONCERN.—The term  
16          “small business concern” has the meaning given  
17          under section 3 of the Small Business Act (15  
18          U.S.C. 632).

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