

119TH CONGRESS  
1ST SESSION

# H. R. 2897

To amend the Small Business Act to make disaster loans available for damages caused by prolonged power outages, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

APRIL 10, 2025

Ms. STEVENS introduced the following bill; which was referred to the Committee on Small Business

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## A BILL

To amend the Small Business Act to make disaster loans available for damages caused by prolonged power outages, 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. SMALL BUSINESS DISASTER LOANS FOR PRO-**  
4 **LONGED POWER OUTAGES.**

5 Section 7(b) of the Small Business Act (15 U.S.C.  
6 636(b)) is amended—

7 (1) by redesignating the second paragraph (16)  
8 (relating to statute of limitations) as paragraph  
9 (17); and

1           (2) by inserting after paragraph (17), as so re-  
2 designated, the following new paragraph:

3           “(18) PROLONGED POWER OUTAGE.—

4                   “(A) IN GENERAL.—For the purposes of  
5 paragraphs (1)(A) and (2), the term ‘disaster’  
6 includes prolonged power outages.

7                   “(B) USE OF LOAN AMOUNTS.—In addi-  
8 tion to any other allowable uses of a loan made  
9 under paragraph (1)(A) or (2), if a borrower  
10 receives such a loan pursuant to a disaster that  
11 is prolonged power outage, the borrower may  
12 use the proceeds of such loan to—

13                           “(i) purchase energy resilience sys-  
14 tems that enable the borrower to cope with  
15 and recover from disruptions to the com-  
16 mercial availability of electrical power, in-  
17 cluding generators, solar panels, wind tur-  
18 bines, microgrids, fuel cells, batteries, and  
19 other technologies that provide electrical  
20 generation and storage capabilities, as de-  
21 termined appropriate by the Administrator;  
22 and

23                           “(ii) pay for the cost of replacing any  
24 food and drink of the borrower that was  
25 lost, destroyed, or rendered unfit for

1 human consumption as a result of such  
2 disaster.

3 “(C) PROLONGED POWER OUTAGE DE-  
4 FINED.—In this subsection, the term ‘prolonged  
5 power outage’ means—

6 “(i) for the purposes of paragraph  
7 (1)(A), a loss of electrical power that  
8 causes not fewer than 25 homes or 25  
9 business concerns, or any combination of  
10 not fewer than 25 homes, business con-  
11 cerns, or other eligible recipients of a loan  
12 under such paragraph, located in any  
13 county or smaller political subdivision of a  
14 State or territory or possession of the  
15 United States to each sustain uninsured  
16 losses of not less than 40 percent of the es-  
17 timated fair replacement value or pre-dis-  
18 aster fair market value of the damaged  
19 property, whichever is lower; and

20 “(ii) for the purposes of paragraph  
21 (2), not fewer than 25 homes or 25 busi-  
22 ness concerns, or any combination of not  
23 fewer than 25 homes, business concerns, or  
24 other eligible recipients of a loan under  
25 such paragraph, located in any county or

1 smaller political subdivision of a State or  
2 territory or possession of the United States  
3 concurrently losing electrical power for not  
4 fewer than 48 hours.”.

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