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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

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SMALL BUSINESS ADMINISTRATION

13 CFR Part 123

RIN 3245-AG42

Disaster Assistance Loan Program; Maximum Term for Disaster Loans to Small Businesses With Credit Available Elsewhere

AGENCY: U.S. Small Business Administration (SBA).

ACTION: Direct final rule.

SUMMARY: SBA is amending its disaster assistance regulations to reflect a statutory change to the disaster assistance program contained in the Consolidated Appropriations Act, 2012. The change extends the maximum term of an SBA disaster loan to small businesses with credit available elsewhere from three years to seven years. This direct final rule conforms the regulations to the Act by adopting the new statutory requirement without change.

DATES: This rule is effective April 16, 2012 without further action, unless significant adverse comment is received by March 30, 2012. If significant adverse comment is received, SBA will publish a timely withdrawal of the rule in the *Federal Register*.

ADDRESSES: You may submit comments, identified by RIN 3245-AG42, by any of the following methods: (1) Federal Rulemaking Portal: <http://www.regulations.gov>, following the specific instructions for submitting comments; (2) Fax: (202) 481-2226; or Email: James.Rivera@sba.gov; or (3) Mail/Hand Delivery/Courier: James E. Rivera, Associate Administrator for Disaster Assistance, 409 3rd Street SW., Washington, DC 20416.

FOR FURTHER INFORMATION CONTACT: Roger B. Garland, Office of Disaster Assistance, 202-205-6734 or Roger.Garland@sba.gov.

SUPPLEMENTARY INFORMATION: Section 7(b) of the Small Business Act, 15 U.S.C. 636(b), authorizes SBA to make long-term disaster loans to homeowners, renters, businesses, and non-profit organizations that have been adversely affected by a declared disaster. The Consolidated Appropriations Act, 2012, Public Law 112-74, Div. C, title V, section 531, enacted December 23, 2011, amended the Small Business Act to increase the maximum loan maturity from three years to seven years for business disaster victims that have been determined to have access to credit elsewhere.

SBA is amending section 123.203 to incorporate this change. The change applies to business physical loans only. For economic injury loans, businesses with credit elsewhere remain ineligible. The new seven year term for disaster loans to businesses determined to have credit available elsewhere will apply to disasters declared on or after December 23, 2011, the enactment date of the statutory amendment.

Consideration of Comments

SBA believes that this rule is routine and non-controversial since it merely implements changes required by statute, and SBA anticipates no significant adverse comments to this rulemaking. If SBA receives any significant adverse comments, it will publish a timely withdrawal of this direct final rule.

Compliance With Executive Orders 12866, 12988, and 13132 and the Paperwork Reduction Act (44 U.S.C., Ch. 35) and the Regulatory Flexibility Act (5 U.S.C. 601-612)

Executive Order 12866

The Office of Management and Budget (OMB) has determined that this direct final rule does not constitute a significant regulatory action under Executive Order 12866. This is not a major rule under the Congressional Review Act, 5 U.S.C. 800.

Executive Order 12988

This action meets applicable standards set forth in sections 3(a) and 3(b)(2) of Executive Order 12988, Civil Justice Reform, to minimize litigation, eliminate ambiguity, and reduce burden. The action does not have preemptive effect. The final rule will have retroactive effect to the enactment date of the statutory amendment. The

new seven year term for direct disaster loans to businesses determined to have credit available elsewhere will apply to disasters declared on or after December 23, 2011.

Executive Order 13132

For the purposes of Executive Order 1312, the direct final rule will not have substantial direct effects on the States, on the relationship between the national government and the States, or the distribution of power and responsibilities among the various levels of government. Therefore, SBA determined that this direct final rule has no federalism implications warranting preparation of a federalism assessment.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

For the purpose of the Paperwork Reduction Act, 44 U.S.C. chapter 35, SBA has determined that this direct final rule would not impose any new reporting or recordkeeping requirements.

Regulatory Flexibility Act (5 U.S.C. 601-612)

The Regulatory Flexibility Act (RFA), 5 U.S.C. 601, requires administrative agencies to consider the effect of their actions on small entities, including small businesses. According to the RFA, when an agency issues a rule, the agency must prepare an analysis to determine whether the impact of the rule will have a significant economic impact on a substantial number of small entities. However, the RFA allows an agency to certify a rule in lieu of preparing an analysis if the rulemaking is not expected to have a significant impact on a substantial number of small entities. This rule only makes a conforming amendment to recent legislation on the disaster loan program, and does not implement new agency policies. The amendment will affect small entities; however SBA has determined that the amendment will not have a significant economic impact on a substantial number of such entities.

List of Subjects in 13 CFR Part 123

Disaster assistance, Loan programs—business. Reporting and recordkeeping requirements, Small businesses.

For reasons set forth in the preamble, the SBA amends 13 CFR part 123 as follows:

PART 123—DISASTER LOAN PROGRAM

■ 1. The authority citation for part 123 is revised to read as follows:

Authority: 15 U.S.C. 632, 634(b)(6), 636(b), 636(d), 657n; Pub. L. 102–395, 106 Stat. 1828, 1864; Pub. L. 103–75, 107 Stat. 739; and Pub. L. 106–50, 113 Stat. 245.

■ 2. Amend § 123.203(a) by revising the fourth sentence of paragraph (a) to read as follows:

§ 123.203 What interest rate will my business pay on a physical disaster business loan and what are the repayment terms?

(a) * * * The maturity of your loan depends upon your repayment ability, but cannot exceed seven years if you have credit elsewhere. * * *

Dated: February 17, 2012.

Karen G. Mills,
Administrator.

[FR Doc. 2012–4760 Filed 2–28–12; 8:45 am]

BILLING CODE 8025–01–P

DEPARTMENT OF TRANSPORTATION**Federal Aviation Administration****14 CFR Part 39**

[Docket No. FAA–2011–0994; Directorate Identifier 2010–NM–143–AD; Amendment 39–16949; AD 2012–03–08]

RIN 2120–AA64

Airworthiness Directives; Bombardier, Inc. Airplanes

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: We are superseding an existing airworthiness directive (AD) for certain Bombardier, Inc. Model CL–600–2C10 (Regional Jet Series 700, 701, & 702), CL–600–2D15 (Regional Jet Series 705), and CL–600–2D24 (Regional Jet Series 900) airplanes. That AD currently requires repetitive detailed inspections for cracking or deformation, or pulled or missing fasteners, on the lower panel of the left- and right-hand main landing gear (MLG) doors, as applicable, and corrective actions if necessary. That AD also reduces the repetitive inspection interval for certain airplanes. This new AD adds a new modification of the MLG door configuration, and removes certain airplanes from the applicability. This AD was prompted by further analysis of the MLG door by the manufacturer. We are issuing this AD to prevent failure of the lower panel of the MLG door,

departure of the lower panel from the airplane, and consequent damage to airplane structure, which could adversely affect the airplane's continued safe flight and landing.

DATES: This AD is effective April 4, 2012.

The Director of the Federal Register approved the incorporation by reference of certain publications listed in the AD as of April 4, 2012.

ADDRESSES: For service information identified in this AD, contact Bombardier, Inc., 400 Côte-Vertu Road West, Dorval, Québec H4S 1Y9, Canada; telephone 514–855–5000; fax 514–855–7401; email thd.crj@aero.bombardier.com; Internet <http://www.bombardier.com>. You may review copies of the referenced service information at the FAA, Transport Airplane Directorate, 1601 Lind Avenue SW., Renton, Washington. For information on the availability of this material at the FAA, call 425–227–1221.

Examining the AD Docket

You may examine the AD docket on the Internet at <http://www.regulations.gov>; or in person at the Docket Management Facility between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this AD, the regulatory evaluation, any comments received, and other information. The address for the Docket Office (phone: 800–647–5527) is Document Management Facility, U.S. Department of Transportation, Docket Operations, M–30, West Building Ground Floor, Room W12–140, 1200 New Jersey Avenue SE., Washington, DC 20590.

FOR FURTHER INFORMATION CONTACT: Aziz Ahmed, Aerospace Engineer, Airframe and Mechanical Systems Branch, ANE–171, FAA, New York Aircraft Certification Office (ACO), 1600 Stewart Avenue, Suite 410, Westbury, New York 11590; phone: 516–228–7329; fax: (516) 794–5531; email: aziz.ahmed@faa.gov.

SUPPLEMENTARY INFORMATION:**Discussion**

We issued a notice of proposed rulemaking (NPRM) to amend 14 CFR part 39 to supersede AD 2006–14–05, Amendment 39–14676 (71 FR 38979, July 11, 2006). That AD applies to the specified products. The NPRM was published in the **Federal Register** on October 5, 2011 (76 FR 61633). That NPRM proposed to continue to require repetitive detailed inspections for cracking or deformation, or pulled or missing fasteners, on the lower panel of the left- and right-hand main landing gear (MLG) doors, as applicable, and

corrective actions if necessary. That NPRM also proposed to reduce the repetitive inspection interval for certain airplanes. In addition, that NPRM proposed to add a new modification of the MLG door configuration, and remove certain airplanes from the applicability.

Comments

We gave the public the opportunity to participate in developing this AD. We have considered the comment received. The Air Line Pilots Association International supports the NPRM (76 FR 61633, October 5, 2011).

Explanation of Changes Made to This AD

We have revised certain headers throughout this AD. We have also revised the wording in paragraphs (q) and (s) of this AD; this change has not changed the intent of these paragraphs.

Conclusion

We reviewed the available data, including the comment received, and determined that air safety and the public interest require adopting the AD with the changes described previously—and minor editorial changes. We have determined that these minor changes:

- Are consistent with the intent that was proposed in the NPRM (76 FR 61633, October 5, 2011) for correcting the unsafe condition; and
- Do not add any additional burden upon the public than was already proposed in the NPRM (76 FR 61633, October 5, 2011).

Costs of Compliance

We estimate that this AD affects about 220 products of U.S. registry.

The actions that are required by AD 2006–14–05, Amendment 39–14676 (71 FR 38979, July 11, 2006), and retained in this AD take about 3 work-hours per product, at an average labor rate of \$85 per work hour. Based on these figures, the estimated cost of the currently required actions is \$255 per product.

We estimate that it will take about 115 work-hours per product to comply with the new basic requirements of this AD. The average labor rate is \$85 per work-hour. Required parts will cost about \$0 per product. Where the service information lists required parts costs that are covered under warranty, we have assumed that there will be no charge for these costs. As we do not control warranty coverage for affected parties, some parties may incur costs higher than estimated here. Based on these figures, we estimate the cost of the AD on U.S. operators to be \$2,150,500, or \$9,775 per product.