Statement before the
Senate Committee on Small Business & Entrepreneurship

SBA's Hurricane Helene Response: One Year Later

A Testimony by:

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Chair Ernst, Ranking Member Markey, and distinguished members of the committee: My name is David Jackson, and I serve as President/CEO of the Boone Area Chamber of Commerce. Thank you for your visit to Western North Carolina and for providing me with the opportunity to testify before you today. I am proud to represent my chamber colleagues from across the region as I share my thoughts and experiences regarding the Small Business Administration's disaster response efforts in Western North Carolina following Hurricane Helene.

The Boone Area Chamber of Commerce was established in 1949 and is fueled by its mission to connect business and community partners, to enhance opportunities through advocacy and education, and support continued sustainable economic development within our region. I began my tenure as President/CEO of the chamber on August 1, 2016, after serving 16-years as a staff member in the Department of Athletics at Appalachian State University. Arriving in Boone from Greensboro, North Carolina, to attend App State in August 1996, I have lived almost two thirds of my life in this community.

The Town of Boone and Watauga County serve as the economic hub of Northwest North Carolina. The population of Boone is **19,092** and Watauga County has a total population of **51,972** residents. (Center, 2023)

Like the mission of your committee states, small businesses are truly the heartbeat of Western North Carolina's economy. There are **25,195** jobs across **2,030** business establishments in Watauga County. (State, 2025) The Boone Area Chamber of Commerce represents a membership of 715 businesses across the High Country region. Nearly **85% of our members** represent businesses with 20 or less employees, which mirrors the county's broader small business demographics. (Comerce, 2025)

"You must have a long-term mindset." Brock Long, former FEMA Administrator and Appalachian State University graduate, visited Boone Monday, September 30, 2024, where he shared that quote with a small group of emergency management officials, local municipal staff, elected officials, and community leaders who assembled at the Boone Area Chamber of Commerce. Those may have felt like just words in the moment, but they have become the battle cry of all response agencies in the months that have followed Helene's impact.

In summary, I am grateful for the response of our Federal, State, and local government officials in the immediate aftermath of the storm. Hurricane Helene presented North Carolina with its greatest natural disaster on record, and the topographical challenges and remote nature of our region made emergency response efforts even more daunting. As SBA and Federal Emergency Management Administration resources were deployed, our region experienced inefficiencies, funding delays, and the absence of diverse and reliable tools that were needed to stabilize our business community. The response efforts were further impacted by the tumultuous noise, politicization, and misinformation that was spread in the wake of this disaster, which was unfortunately positioned so close to the November 2024 election. My testimony aims to highlight what was positive about the response, what are identified areas for improvement, and some helpful stats and reports that can add context to the ongoing conversation.

Positive Aspects of the Helene Disaster Response

Trained Staff in our Region

Less than 24-hours after the storm's departure, and more specifically once communication could be re-established, I received the first request from the Watauga County EOC to arrange for hotel rooms for the first wave of arriving SBA and FEMA staff. Thankfully, the cancellation of the Appalachian State football game that was scheduled for September 28th meant there were a significant number of rooms available in the market. We worked with several chamber hotel partners to secure rooms and return what I soon learned was the ultimate key in the deployment of staff – a reservation confirmation number. Between SBA, FEMA, law enforcement, and other responding agencies, our team coordinated reservations for well over 100 individuals in the days that followed the storm.

The Boone Area Chamber of Commerce worked with both SBA and FEMA staff to establish the Business Resource Center and the Disaster Resource Center in a co-located location inside the Appalachian Enterprise Center, which is a facility we manage on behalf of Watauga County. This gave our staff daily interaction with both teams.

I feel strongly that the most underreported and positive aspect of this disaster response was the impact responding staff had on our community members. I realize the operation of BRCs and DRCs in disaster areas requires additional expense, but this is where the work and connection with resources was at its very best. Connectedness is not 100% guaranteed on a blue-sky day in our region, especially after a storm that wipes out core infrastructure for weeks.

The suggested reliance of post-storm support coming through phone calls and internet access are not customer-service forward nor most efficient in these circumstances. In-person centers are staffed mostly by disaster survivors themselves, who not only possess empathy and language for the moment, but they have a keen awareness of the process these applicants are attempting to navigate. Appalachia culture requires time to build trusting relationships. It would have been most helpful to us if elected officials and staff at all levels would have prioritized providing credibility to this work by explaining these roles and publicly supporting the work of field agents. Among all of the bureaucratic challenges, the people on the ground were the part of this operation that worked the best.

Access to Key Staff

The Boone Area Chamber of Commerce hosted a meeting featuring Francisco Sanchez, Associate Administrator, the SBA Office of Disaster Recovery & Resilience on October 10, 2024. We were asked to bring together a group of impacted businesses and community leaders to provide a platform for a deeper explanation of available SBA resources, which helped knock down a significant amount of misinformation at the time. Combined with numerous visits from Senators Thom Tillis and Tedd Budd, and the continued presence of senior SBA and FEMA staff in the area gave us numerous outlets to route complex questions and circumstances up the ladder.

Opportunities for Improvement

Receding Resources

It was at the October 10th meeting where Administrator Sanchez warned of the impending exhaustion of funds for the SBA disaster loan program, and urged businesses to get applications in quickly to ensure they were in queue when funding was reauthorized.

We received an email notification from Administrator Sanchez on October 16, 2024 that funding indeed was exhausted, and the chamber and other resource partners were left trying to convince businesses to apply for a loan that had no timeline for available funding. While SBA did an adequate job in our area of communicating that pending applications were still active, that point was drowned out by the larger, more nationally communicated message of the exhaustion of funds. The chamber and other partners continued to urge businesses to get applications submitted during the two-month funding lapse, so they could be among the first considered when reallocation of monies occurred. The politicization of disaster support funding as part of the Continuing Resolution debate was an added stressor to a very difficult time for our community.

Lack of Flexibility of Available Assistance

The main topics that were brought forward by our small businesses in the meeting with Administrator Sanchez were the need for additional, forgivable funding programs and the need for simplification of the SBA disaster loan application process.

Many businesses in our community shared they were still paying back COVID-era loans when Helene hit, and the thought of taking on another loan with high-risk collateral was too burdensome to consider. It did not help that the last major government economic intervention came from legislation that met a national moment in response to COVID-19. “Are we going to get something like PPP?” was a common question in our office for several months after the storm. Lack of cash flow was a prevalent issue, as October represents one of Western North Carolina’s top two months of the year for tourism revenue collection. Combined with complicated interactions with insurance carriers that saw significant denials of flood and business interruption claims, small business owners were not receiving many positive answers in the wake of the storm.

The creation of a loan that offers the opportunity for forgiveness based on certain performance standards is worth considering in my opinion, especially if those standards are tied to retaining jobs. The Watauga County Economic Development Commission, staffed by the chamber, published a monthly report in the aftermath of the storm that showed the concern regarding cash flow and access to adequate staffing businesses carried with them for several months following Helene’s impact.

Simplification of the Loan Application Process

Families and small businesses that have experienced a disaster of the magnitude of Hurricane Helene don’t always have instant access to the documentation needed to complete SBA and FEMA applications. In many cases hard copies of financial records were compromised or they were stuck inside buildings that were not safe to search.

I would encourage those outside of an impacted disaster area to consider the perspective of individuals who have just lost their home, business, or even loved ones. Asking people to navigate a burdensome documentation process during such devastation is not only impractical but also lacks sensitivity to the reality they are facing.

As a recent end user of FAFSA, I can't be more thankful for the streamlining of that process, especially as it comes to accessing financial documents that have already been submitted to the government. We heard from many community members that submitted applications to both FEMA and the SBA for disaster aid services, and were frustrated by the lack of records communication between those agencies, the IRS, and any other State agencies that were asking for much of the same information at the same time. I have one member who shared that part of her application with SBA was on hold because she could not upload an adequate image of her state-issued driver's license. It had been damaged and faded during the storm. Is this not a record that could be accessed through the NC DMV? I realize that information and privacy is important, but there is some practicality that should lead to efficiency during a disaster. If the Federal government can pull my tax records into my FAFSA application, why can't the government automatically access business and personal records for disaster application purposes during a time that is incredibly hectic?

Where are we now?

As we approach the one-year milestone since Helene's impact, our economy has experienced a return of its tourism activities, Appalachian State University has entered its fall semester in a mode of normal operations, and our surrounding small businesses continue to rebound. Still, there is instability within our economic climate, continued confusion regarding regional messaging, and a lack of financial cushion that could prove costly should our region be faced with another disruption in the near term.

Fall offers the opportunity for small businesses in our rural region to make their "hibernating money," helping them to become less reliant on foot traffic during months impacted by cold, harsh winter weather. While the winter sports economy provides a **$244.3 million impact** on the regional economy, not every business is positioned to take advantage of winter tourism. The High Country did not have that opportunity in 2024, and many businesses spent their savings on repairs not covered by insurance or other sources. Our small businesses lack the financial stability to survive another significant disruption at this time.

In 2016, Watauga County was impacted by the Horton Fire, which burned over 1,500 acres near Blowing Rock. On August 9, 2020, a 5.1 magnitude earthquake was recorded in Alleghany County, damaging over 100 homes, and triggered $24 million in recovery funding from the State of North Carolina. In March 1993, Watauga County was one of many locations impacted by the Storm of the Century, where over 40-inches of snow and blizzard conditions crippled the region for weeks. The next disaster is not limited to just a flood.

The Boone Area Chamber of Commerce and our sister organizations throughout the region are committed to discussing and implementing an Economic Recovery Playbook concept, one that addresses the short and long term needs of small businesses post-disaster. This can include a public-private partnership to raise funds for short-term cash flow assistance and forgivable loans, access to streamlined government-backed disaster loan products, and the technical assistance from trained staff and agencies that has been essential to people throughout our region in navigating the complexities of the Helene response.

The Economic Development Partnership of North Carolina (Carolina, 2025) and Mountain BizWorks (BizWorks, 2025) have both published extensive studies related to the economic impact of the storm on the region and state economy, along with the impact to small businesses in Western North Carolina. These reports point to the same solution – more direct funding to businesses when impacted by a declared disaster, especially one the magnitude of Helene.

As I stated at the beginning, small businesses are the heartbeat of Western North Carolina. Taxpayers and those businesses that generate tax revenue are among those that have been deeply impacted. They help our local, State, and Federal government every day by providing goods and services, providing jobs, paying their bills, and adding to the tax base. The faster they are made whole, the faster the revenue and workforce wheels can begin to spin again --- and we all need that to be seamless and helpful, not confusing and scary.

I welcome the opportunity to provide additional details and data points at the request of this committee. I thank you for your concern for our region and for your attention to this testimony. Know the people of Western North Carolina are not looking for a hand out, but simply a hand offering the assistance that will get us back to where we were before the storm.

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