

Opening Statement for Senate Committee on Small Business and Entrepreneurship Field Hearing “SBA’s Hurricane Helene Response: One Year Later”

Senator Budd:

Thank you for the opportunity to testify today on behalf of the U.S. Small Business Administration to discuss SBA’s recovery operations and response to Hurricane Helene.

My name is Chris Stallings, and I serve as the Associate Administrator for SBA’s Office of Disaster Recovery and Resilience. I bring nearly two decades of emergency management and public safety experience to this role.

Before joining the SBA, I served as the Director of the Georgia Emergency Management and Homeland Security Agency, leading statewide responses to disasters including the COVID-19 pandemic and Hurricane Helene—the very storm that brings us here today.

As we gather in front of the Henderson County Historic Courthouse, I am reminded of the incredible resolve Americans displayed during the challenges brought by Hurricane Helene, which was one of the most destructive storms to impact North Carolina and the surrounding region. These were challenges I witnessed firsthand in Georgia, where communities were destroyed and where families and small businesses were devastated.

Under the leadership of Administrator Kelly Loeffler and at the direction of President Donald J. Trump, the U.S. Small Business Administration has improved its readiness to serve disaster-impacted communities like these – and we have committed to taking the lessons learned from Hurricane Helene to ensure that the SBA is always ready to provide reliable and robust disaster support.

We are ready when disaster strikes and are committed to serving as a trusted partner in recovery. To that end, SBA continues to lean forward, supporting long-term recovery and economic relief for all Americans affected by disasters.

Since January 20th, 2025, the SBA has restored our recovery mission to begin and end with the survivor in mind. We have elevated our regional recovery coordinators for rapid information sharing, and extended partnerships with local and state agencies to maximize outreach and service delivery. We have prioritized cross-training with our Office of Field Operations to deputize more SBA personnel to assist with disaster response.

Most importantly, we have improved funding readiness to prevent disruptions like those we saw during the Biden Administration, which left thousands of Americans stranded without vital relief.

SBA has expanded ground support to guarantee help is visible and accessible to everyone. Through listening sessions with state emergency management leaders and SBA's Office of Rural Affairs, SBA has bolstered our recovery response to rural regions. Deploying Mobile Recovery Vehicles and Portable Loan Outreach Centers brings our team and the disaster assistance program to survivors, no matter how remote their location. And in July, we ended a Biden-era regulation that banned the SBA from providing disaster relief to faith-based organizations.

SBA has also extended the capacity of our Disaster Processing and Disbursement Center to accelerate the release of funds after loan approval. Today, the average approval time after submission is 14.83 days, down from 17.73 days last year.

During recovery operations for Hurricane Helene, SBA mobilized **381 staff** across **seven states** supporting **115 disaster recovery centers**. These centers, which provide in-person assistance to residents, businesses, and nonprofits seeking federal disaster assistance, were visited by over **27,000 disaster survivors** with SBA approving over **18,500 applications** for a total of **\$1.7 billion** in long-term recovery funds, helping families rebuild homes, allowing small businesses to replace equipment and inventory, and fueling the local economic recovery.

In North Carolina, SBA led early economic stabilization efforts and developed the Recovery Needs Assessment and Recovery Support Strategy, which identified specific needs of small businesses. Utilizing available data, SBA provided targeted support through our resource partners fueling local economic recovery.

SBA has remained a key contributor in recovery initiatives, which includes the Private Roads and Bridges Taskforce, holding business recovery resource expos, and hosting mitigation funding workshops, enabling survivors to use additional SBA funding assistance to reduce the risk of future disaster damage.

Our agency remains focused on how we can continuously improve to help disaster survivors. The lessons learned during Hurricane Helene were vast and have already been woven into SBA's mission to deliver disaster loan assistance through extensive partnerships with local leaders, our own field apparatus, and the small business community.

In closing, thank you for your continued support of SBA's disaster recovery mission. Your partnership ensures we can deliver timely and reliable assistance to families and small businesses when they need it most. The SBA remains committed to helping disaster-impacted communities rebuild stronger and more resilient for the future.

Thank you. I look forward to your questions.