

NEMA Mid-Year Forum Whole Community Committee

Office of Disaster Recovery & Resilience (ODR&R)
Associate Administrator James "Chris" Stallings



U.S. Small Business
Administration

**DISASTER
RECOVERY**

Businesses ■ Homeowners
Renters ■ Nonprofits

March 22, 2025



U.S. Small Business
Administration

Associate Administrator James "Chris" Stallings

- Former Director of the Georgia Emergency Management and Homeland Security Agency (GEMA/HS)
- Former Director of the Georgia Department of Public Safety's Dignitary Protection Unit
- Former Vice Chairman of the Georgia Board of Homeland Security
- Served in the Georgia Criminal Justice Coordinating Council and the Georgia Cybersecurity Advisory Board



Administrator Loeffler's Day One Priorities

Supporting President Trump's America First Agenda

Eliminating Wasteful Spending and Cracking Down on Fraud

Empowering Small Businesses

[FY 2025 Vision

- Our primary focus is the disaster survivor.
- As we approach Fiscal Year 2025, we aim to enhance our customer-centric recovery process, ensuring support for survivors during their toughest times.
- Recovery occurs locally, which is why we emphasize the vital role of our Regional Recovery Coordinators. These coordinators will be integrated into communities before, during, and after disasters, fostering connections with local officials to provide real-time support.
- Re-evaluate our internal processes to improve our approval rates for disaster loans, targeting over 50% and ideally 60% approvals in FY25.
- With a renewed commitment to the communities we serve and collaboration across government and the private sector, we are dedicated to creating a responsive and resilient disaster recovery system, providing essential support when it's needed most.

Disaster Assistance for Rural Communities Act

- Public Law 117-249 signed December 20, 2022.
- SBA is authorized to declare a disaster in a “Rural Area” upon request by the Governor of the State or the Chief Executive of the Indian Tribal government in which the Rural Area is located if the following conditions are met:
 - (1) The county (or other political subdivision) has received a major disaster declaration from the President under the Stafford Act, but individual assistance (IA) was NOT authorized (i.e., a Public Assistance major disaster declaration), and
 - (2) The county or other political subdivision contains a non-urban area, as defined by the Census Bureau, and
 - (3) **any (ONE)** home, small business concern, private nonprofit organization, or small agricultural cooperative in a non-urban area within the county has incurred **significant damage**.

What is considered a “Rural Area”?



*Areas in green are considered “Rural”
**Areas in grey are considered “Urban”

Agency Declaration vs. Rural Agency Declaration



SBA Agency Declaration



SBA Rural Agency Declaration

(In these examples Morgan is the primary damaged county where the PDA showed damages)

SBA Agency Declarations: If twenty-five (25) damaged properties are significantly damaged, the declaration provides physical and economic injury disaster loans in the primary AND contiguous counties or parishes.

SBA Rural Agency Declarations: If one (1) damaged property is significantly damaged, the declaration provides physical and economic injury disaster loans in **the primary county only**. Contiguous counties or parishes are not eligible in this declaration type.

Questions?



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