



**Testimony of Associate Administrator James “Chris” Stallings
Before the U.S. House Committee on Small Business
December 16, 2025**

Chairman Williams, Ranking Member Velázquez, and Members of the Committee: Thank you for the opportunity to testify today on behalf of the U.S. Small Business Administration (SBA).

My name is Chris Stallings, and I serve as the Associate Administrator for SBA’s Office of Disaster Recovery and Resilience (ODR&R). 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, where I helped lead statewide responses to disasters, including the COVID-19 pandemic and Hurricane Helene. I have stood on the front lines of some of our nation’s most challenging events, where communities were destroyed, small businesses devastated, and families left wondering how they would rebuild. These experiences shaped my understanding of how essential a responsive, coordinated, and well-resourced federal disaster system is to long-term recovery.

Drawing on this experience, I can attest to the importance the federal government plays in providing critical long-term recovery resources to survivors after a disaster has occurred.

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, accountability, and transparency to ensure the SBA is always ready to provide reliable and robust disaster support — making our nation more economically resilient in the process.

Since assuming office, I have been committed to restoring our recovery mission to begin and end with the survivor in mind. We have improved funding forecasting to prevent disruptions like those we saw during the Biden Administration, which left thousands of Americans stranded without vital relief.

This effort also included an intentional focus on the disaster declaration process. We work with our state and federal partners to ensure disasters are declared quickly and efficiently so small businesses, homeowners, renters, and private non-profits have access to disaster



assistance when they need it most. To accomplish this, we have strengthened relationships with state leaders, educating them on SBA's requirements and procedures for requesting a declaration. Additionally, we regularly coordinate with our federal partners to ensure SBA rapidly aligns when another agency threshold is met.

Driven by a focus on transparency and funding readiness, SBA has significantly enhanced our monthly report to Congress per the Farm Bill, resulting in an updated report that provides specific data and forecasting, allowing Congress to clearly see program performance trends and financial activity.

More importantly, SBA has elevated the role and responsibilities of our Regional Recovery Coordinators (RRCs), establishing them as key points of contact in their regions before, during, and after disasters. This ensures rapid, critical information sharing across affected areas, laying a robust foundation for proactive preparedness.

Furthermore, ODR&R is working closely with the Office of Field Operations to deputize additional SBA personnel to assist with recovery efforts, leveraging our steady-state programs where appropriate to provide comprehensive support. We have also expanded strategic partnerships with local and state agencies to maximize outreach and efficiently deliver services to affected small businesses and residents.

SBA has also 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 efforts to rural regions, including deploying Mobile Recovery Vehicles and Portable Loan Outreach Centers to deliver disaster assistance, no matter how remote the location.

In July, we ended a policy that prohibited the SBA from providing disaster relief to faith-based organizations. This policy change removed an unconstitutional restriction, ensuring religious entities can compete on an equal footing for essential resources following a disaster.

SBA is also reintegrating its disaster lending function back into ODR&R. This change ensures that disaster loan applicants remain within a unified mission structure from start to finish, improving the overall customer experience and strengthening mission execution.



Since January 20, 2025, the SBA has approved 27,996 disaster loans totaling \$4,760,732,713. This represents a 64% increase over the same period in 2024. Following the wildfires in Los Angeles, the SBA deployed 189 personnel to support recovery efforts, with 12 staff still on the ground today. After the severe storms and flooding in Kerr County, Texas, SBA deployed 67 staff statewide and opened a Business Recovery Center within 5 days of the disaster declaration. SBA continues to support recovery following Hurricane Helene by processing disaster loans and promoting mitigation assistance so families and businesses can rebuild stronger.

Most recently, the SBA extended the standard disbursement period for California wildfire survivors, providing significantly more time and additional flexibility when needed for approved borrowers whose rebuilding efforts have been slowed by state and local permitting delays. This action underscores that even when local bureaucratic failures impede recovery, the federal government will continue to do its part faithfully to ensure survivors can access the assistance they were promised. We remain committed to stepping in where needed so families and small businesses are never left stranded by circumstances beyond their control.

The average approval time for a disaster loan application is now 15.4 days, improved from 21.7 days last year. We continue to strengthen the capacity of our Disaster Processing and Disbursement Center and to streamline the application process so survivors can access relief as quickly as possible.

Through these reforms, SBA is restoring confidence in our nation's disaster recovery system. Small businesses are the backbone of our communities, and survivors deserve an efficient, transparent, and ready federal partner. The SBA is committed to being this partner.

In closing, the lessons learned from past challenges have fundamentally transformed SBA's mission delivery and will improve the customer's journey. With the House Committee on Small Business' ongoing support, SBA will continue to deliver timely and reliable assistance to families and small businesses across the nation—to rebuild stronger and more resilient for the future.

Thank you. I look forward to your questions.