

Disaster Loan Program: SBA Should Ensure Consistent Outreach to Survivors

GAO-26-108688

Q&A

Report to the Chair, Committee on Small Business and Entrepreneurship

United States Senate

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Accessible Version

Why This Matters

The Small Business Administration's (SBA) Disaster Loan Program supported about \$1.7 billion in disaster lending in fiscal year 2024 at an estimated cost of \$341.4 million.¹ That year, SBA approved more than 27,000 direct disaster loans to help borrowers recover from events such as floods, hurricanes, and tornadoes.

Recent natural disasters—including wildfires in Southern California and hurricanes in the southeast U.S.—highlight the importance of federal agencies delivering assistance as efficiently and effectively as possible. Consequently, we added the federal government's delivery of federal disaster assistance to our High-Risk List in 2025.²

In June 2023, SBA published a direct final rule to expand options for disaster loan recipients and reflect cost increases from inflation. For example, the rule increased home loan lending limits, extended the deferment period for repayment, and expanded mitigation options for disaster loan recipients.

Additionally, in January 2024, the Federal Emergency Management Agency (FEMA) published an interim final rule amending its regulations governing Individual Assistance for major disasters declared on or after March 22, 2024. Individual Assistance helps individuals and households meet their immediate needs after a disaster, such as shelter, through several forms of assistance. The FEMA rule removed the requirement to apply for an SBA disaster loan as a condition of eligibility for some types of assistance. Previously, certain disaster survivors had to first apply for an SBA loan—and be denied or approved for only partial funding—before receiving some types of FEMA assistance.

We were asked to examine the effects of SBA's 2023 direct final rule and FEMA's 2024 interim final rule on the Disaster Loan Program, to include changes in SBA's implementation of the program. This report is the first of two planned reports reviewing changes to the Disaster Loan Program since the two rules went into effect. This report addresses SBA's implementation of and response to these rules, including how the agency communicated changes to disaster survivors and how it allocates staff or determines the number of recovery centers needed to respond to disasters under the program. Our second report will address the effects of the rule changes on the outcomes of SBA disaster loan applications. We plan to report on the results of that work later this year.

Key Takeaways

- SBA updated Disaster Loan Program outreach materials to reflect its 2023 rule and FEMA's 2024 rule, but the scope and consistency of these updates varied among its field operations centers, with some materials omitting key information. We recommend that SBA establish controls to ensure outreach materials are consistent across regions.

- The higher home loan limits and longer deferment periods under SBA's rule may give rural and underserved areas more resources and time to address common cost, supply, and contractor challenges.
- SBA has not changed how it allocates staff or recovery centers—physical locations where SBA provides information and assistance to disaster survivors—since the FEMA rule went into effect. We found that the average number of staff deployed per recovery center was similar before and after the rule change for the 53 presidentially declared disasters in 2024.

What assistance does SBA provide after a disaster?

SBA's Disaster Loan Program provides low-interest loans to businesses, nonprofits, homeowners, and renters to help repair, rebuild, and recover from physical and economic losses after a declared natural or other disaster.

SBA offers three main types of loans through the program: (1) home and personal property loans (home loans), (2) business physical disaster loans (business loans), and (3) Economic Injury Disaster Loans.³ Most loans are made to individuals and households, rather than businesses, to help them repair and replace homes and personal property. For these loans, eligibility is restricted to uninsured or otherwise uncompensated disaster losses.

To administer the Disaster Loan Program, SBA's Office of Disaster Recovery and Resilience has two Disaster Field Operations Centers that establish and maintain field operations and conduct SBA outreach in disaster areas.⁴

SBA also supports a variety of recovery centers following a disaster declaration:

- **Disaster Recovery Centers.** Coordinated by FEMA, with SBA staff onsite to inform disaster survivors about available federal assistance.⁵
- **Business Recovery Centers.** Operated by SBA for certain disasters to assist business owners specifically, with support from SBA staff, volunteer organizations, and business resource partners.⁶
- **Disaster Loan Outreach Centers.** Operated by SBA for certain disasters to serve all disaster survivors.

SBA is one of at least 30 federal agencies that administer disaster assistance programs and activities, an effort coordinated by FEMA. The Disaster Loan Program is activated through federal disaster declarations, which can be issued by the President or by the SBA Administrator if certain criteria are met.⁷

In addition, FEMA, through its Other Needs Assistance, provides financial assistance to disaster survivors for other non-housing disaster-related necessary expenses and serious needs that cannot be met through other means.⁸ Prior to FEMA's 2024 rule, certain individuals and households applying for this assistance to aid with transportation losses or to repair or replace personal property damaged by the disaster had to first apply for an SBA disaster loan.⁹ The applicant could be considered for these types of Other Needs Assistance only after SBA either denied the application or approved partial funding.¹⁰

What changes did the SBA and FEMA rules make regarding the SBA Disaster Loan Program?

SBA's June 2023 direct final rule and FEMA's January 2024 interim final rule made changes designed to improve federal assistance to disaster survivors, including through the SBA Disaster Loan Program.

SBA's rule amended program regulations to expand options for disaster loan recipients and to reflect the effects of inflation (see table 1).¹¹ For example, the rule updated lending limits established in 1994, which SBA determined were no longer sufficient to cover many disaster loan applicants' costs for rebuilding,

replacing, and repairing homes and household effects lost or damaged in a disaster. These changes apply to disasters declared on or after July 31, 2023.

Table 1: Summary of SBA’s June 16, 2023, Direct Final Rule on Changes to the Disaster Loan Program

Rule component	Before the rule	After the rule
Home loan limits for repair and replacement of household and personal effects	\$40,000	\$100,000
Home loan limits for repair and replacement of a primary residence	\$200,000	\$500,000
Deferment period for all loans	5 months ^a	12 months
Increased limits and eligible uses for mitigation for all loans	Lesser of the cost of the mitigation measure or up to 20% of the verified loss, to a maximum of \$200,000. Funds could be used to protect damaged or destroyed real property from possible future similar disasters.	20% of the verified loss, up to a maximum of \$500,000. Funds can be used to protect damaged or destroyed real property from all types of disasters.
Collateral requirements	SBA provided examples of available collateral it may require to secure a disaster loan, such as a lien on the damaged or replacement property, a security interest in personal/business property, or both.	Increased discretion for SBA to determine the collateral required for disaster loans, allowing SBA to tailor this collateral requirement to the disaster loan applicant’s circumstances.

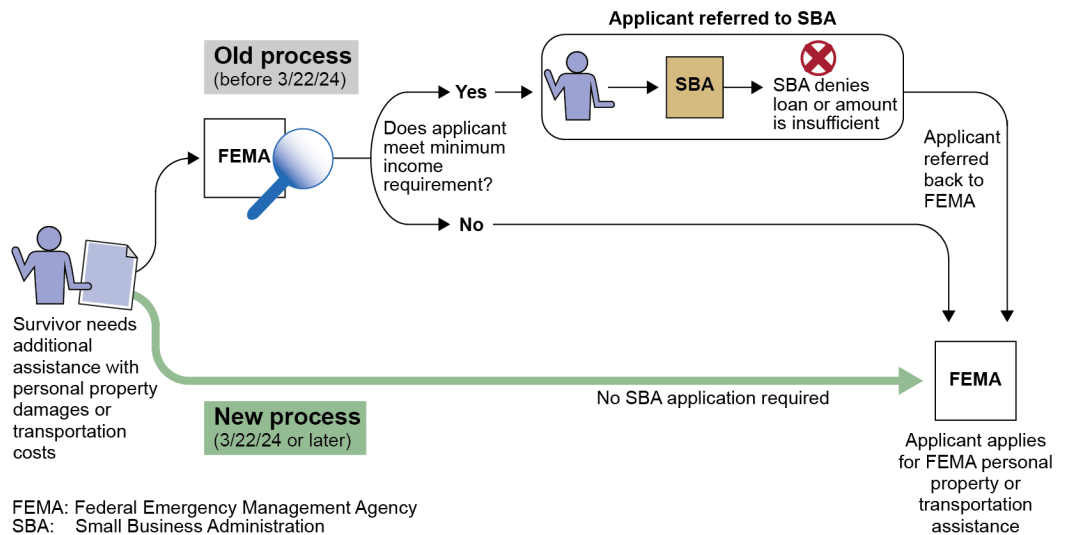
Source: GAO analysis of Small Business Administration (SBA) rule changes. | GAO-26-108688

^aIn December 2022, SBA temporarily waived interest on new disaster loans for the first year and extended the initial payment deferment period to 12 months. This change applied to disaster loans for disasters declared from Sept. 21, 2022, through Sept. 30, 2023.

FEMA’s January 2024 interim final rule removed the requirement that certain individuals and households apply for an SBA loan to be eligible for some types of FEMA assistance.¹² The revised process allows these applicants to receive the FEMA assistance they qualify for, including all forms of Other Needs Assistance, without first applying for an SBA disaster loan. Applicants may still choose to apply for an SBA disaster loan if they require additional funding to address their unmet real or personal property needs (see fig. 1). These changes apply to major disasters and emergencies declared on or after March 22, 2024.

Figure 1: FEMA’s Process for SBA-Dependent Other Needs Assistance Before and After March 22, 2024

Under FEMA’s March 2024 rule, applicants for Other Needs Assistance are no longer required to apply for an SBA disaster loan before receiving assistance for personal property or transportation.



To what extent did SBA update its outreach materials to reflect its and FEMA’s rule changes?

SBA’s field operations centers did not consistently update SBA’s disaster-specific press releases or fact sheets to capture key components of SBA’s 2023 and FEMA’s 2024 rules. According to SBA guidance, the field operations centers are responsible for outreach materials for declared disasters that affect localized areas, which are the most common types of disasters.¹³ SBA relies on press releases and fact sheets to inform disaster survivors and the media about the disaster loan program.

Our analysis of fact sheets and press releases SBA issued for 76 presidentially declared disasters in 2023 and 2024 found that outreach materials consistently communicated some information following the rule changes. For example, both centers included information on the updated loan limits in all of their post-disaster fact sheets. Similarly, almost all of the press releases issued by the centers included updated home loan information (see table 2).

Table 2: Extent to Which SBA Outreach Materials Incorporated Selected SBA and FEMA Rule Changes for 2023–2024 Disasters

Rule-change information	East Field Operations Center		West Field Operations Center	
	Fact sheets including this information (%)	Press releases including this information (%)	Fact sheets including this information (%)	Press releases including this information (%)
Home loan limits for repair and replacement of household and personal effects	100%	95%	100%	100%
Home loan limits for repair and replacement of a primary residence	100	95	100	100
Increased limits and eligible uses for mitigation for all loans	100	92	100	0
Deferment period for all loans	0	100	0	96
Reference to FEMA’s new application process (post-FEMA rule)	0	96	0	5

FEMA = Federal Emergency Management Agency; SBA = Small Business Administration

Source: GAO analysis of SBA documents. | GAO-26-108688

Note: The East Field Operations Center oversaw 45 disasters and the West Field Operations Center oversaw 31 during the sample period. Of those, 25 (East) and 20 (West) disasters occurred after the FEMA rule went into effect.

However, our analysis also identified instances where the information provided by the two field operations centers differed. For example, the East Field Operations Center incorporated the updated mitigation amount in 92 percent of its press releases, while the West Field Operations Center did not include this information in any of its press releases. Similarly, the East center incorporated updated language explaining that survivors could apply for certain FEMA Other Needs Assistance without first applying to SBA in 96 percent of its press releases for disasters declared after the FEMA rule change, compared with 5 percent of press releases issued by the West center.¹⁴

SBA has established a process for developing press releases and fact sheets. SBA officials told us these materials are intended to be standardized and generally should not differ across field operations centers, apart from disaster-specific details. In 2022, SBA implemented templates and a review procedure for press releases, and in 2023 it introduced templates for fact sheets. SBA updates these templates when significant changes occur. For example, SBA officials told us that shortly after the FEMA rule change took effect, they revised the press release templates to inform survivors they could apply simultaneously for FEMA assistance and SBA disaster loans. Staff who prepare press releases are individually trained by a veteran Public Information Officer, officials said.

However, the differences we identified indicate gaps in SBA's controls for ensuring that this approach is implemented consistently.

The Department of Homeland Security's National Preparedness Goal identifies five broad mission areas and defines 32 core capabilities, including providing clear and consistent information to communities to support recovery after a disaster.¹⁵ In addition, federal internal control standards state that management should design control activities, including program-related ones, to mitigate risks to achieving the entity's objectives to acceptable levels.¹⁶

By implementing controls for ensuring that the field operations centers consistently include standardized information in their outreach materials, SBA would have greater assurance that survivors across regions receive key information needed to access resources and manage their recovery.

How might SBA's 2023 rule affect rural and underserved areas?

Although SBA's 2023 rule was intended to help all disaster survivors, it also addresses obstacles we previously identified for rural and underserved areas in accessing the Disaster Loan Program.¹⁷

For rural communities, the rule may help survivors overcome challenges related to geography. Our February 2024 report noted that rural communities can face difficulties accessing resources for basic needs, cleanup, or rebuilding.¹⁸ Limited nearby supplies and rising costs after a disaster can make recovery more difficult. While SBA's rule did not specifically identify rural benefits, the increased home lending limit could help homeowners and renters better manage increased construction costs when demand rises and supply is limited. The extended deferment period (from 5 months to 12 months) also provides additional time and flexibility to acquire supplies and make repairs.

Officials from six of the seven rural communities we visited believed these two elements—the longer deferment period and increased loan limits—would be particularly helpful. For example, one local government official told us that the longer deferment period allows additional time to procure contractors, which can take longer in rural settings where fewer are available.

The SBA rule may also improve access for survivors in underserved communities. Our November 2023 report noted that SBA's lending criteria for disaster loans could disadvantage survivors in these areas because of financial

disparities.¹⁹ By increasing flexibility in the collateral required to secure disaster loans, the rule may help more applicants in underserved communities qualify for assistance.

Has SBA changed how it allocates staff and recovery centers since the FEMA rule was published?

SBA officials told us the agency has not changed how it allocates staff or determines the number of recovery centers to open since the FEMA rule was published. Overall, we found that the average number of SBA staff who assisted disaster survivors per recovery center was similar before and after the rule change.²⁰

Our analysis of SBA staffing reports for 53 presidentially declared disasters declared between January 2024 and December 2024 also found the following:²¹

Disaster Recovery Centers. SBA staffed Disaster Recovery Centers that FEMA opened for at least 43 of the 53 disasters we reviewed within the same month as the disaster declaration and ultimately staffed all of the centers.²² The number of Disaster Recovery Centers FEMA opened where SBA assisted survivors within the first month for each of these disaster declarations ranged from zero to 26.²³ SBA staff who assisted survivors at these centers ranged from one to seven per center, with an average of about three staff both before and after the FEMA rule (see table 3).

Table 3: SBA Staff Who Assisted Survivors per Recovery Center in the Month of Disaster Declaration, January 2024–December 2024

		Before FEMA rule	After FEMA rule	All disasters
Staff per Disaster Recovery Center ^a	Range	1–4.6	1–7	1–7
	Average	2.6	2.9	2.9
Staff per Business Recovery Center	Range	1–5	1–12	1–12
	Average	2.8	4.3	4.0

FEMA = Federal Emergency Management Agency; SBA = Small Business Administration

Source: GAO analysis of SBA documents. | GAO-26-108688

Note: The FEMA interim final rule went into effect for disasters declared on or after March 22, 2024. The rule removed the requirement that certain disaster survivors apply for an SBA disaster loan as a condition of eligibility for some types of assistance.

^aDisaster Recovery Centers also include Mobile Disaster Recovery Centers and Roving Disaster Recovery Centers.

Business Recovery Centers. SBA opened a Business Recovery Center for 39 of the 53 disasters we reviewed during the same month as a disaster declaration and opened a Business Recovery Center for all but seven disasters through December 2024.²⁴ The number of Business Recovery Centers SBA opened within the same month as the disaster declaration ranged from zero to two for disasters declared before the rule change and zero to seven after. The number of staff who assisted survivors at these centers ranged from one to 12 SBA employees, and SBA averaged about one and a half additional employees per center following the rule change.

According to SBA’s annual performance plan, SBA’s performance goal is to open a Business Recovery Center within 5 days after a disaster declaration.²⁵ SBA reported that from January through September 2024, it opened centers an average of 3.1 days after the declaration.

Officials from the areas we visited were appreciative of SBA’s response. Representatives from many of the communities noted that SBA responded quickly following the disaster.

Conclusions

SBA’s Disaster Loan Program can help homeowners, renters, businesses, and nonprofits recover after a disaster. The 2023 SBA direct final rule and 2024

FEMA interim final rule made changes intended to improve that assistance. However, we identified certain gaps in SBA outreach materials and differences in how the two field operations centers communicated rule changes. Establishing controls to ensure that outreach materials consistently follow agency guidance and approved templates would help standardize communications across regions and better ensure that survivors nationwide receive clear, complete information to support their recovery.

Recommendation for Executive Action

The SBA Administrator should establish controls to help ensure that agency outreach materials across regions consistently include key information for those affected by disasters to access needed resources and manage their recovery. (Recommendation 1)

Agency Comments

We provided a draft of this report to FEMA and SBA for review and comment. SBA did not state whether it agreed or disagreed with our recommendation. SBA provided technical comments, which we incorporated as appropriate. FEMA stated it had no comments on the draft. We maintain that the recommendation should be implemented.

How GAO Did This Study

To describe how SBA's Disaster Loan Program communicated changes resulting from the SBA and FEMA rules, we reviewed both rules, as well as SBA's press releases and fact sheets for all 76 presidentially declared disasters declared in 2023 and 2024. We assessed the extent to which those documents reflected the program limits and FEMA process in place at the time—based on the SBA and FEMA rules—and whether the East or West Field Operations Center issued them. We also compared SBA's outreach efforts against elements called for in the Department of Homeland Security's National Preparedness Goal.²⁶ We also determined that the control activities component of federal internal control standards was significant to this objective, along with the underlying principle that management should design control activities to mitigate risks to achieving the entity's objectives to acceptable levels.²⁷ We assessed SBA's controls for ensuring consistent outreach against this principle.

To identify how the SBA rule might benefit survivors in rural and underserved areas, we reviewed GAO reports from 2023 and 2024 that examined rural and underserved communities' experiences with SBA's Disaster Loan Program.²⁸ In our 2024 report, we identified six characteristics and three challenges that survivors in rural areas may encounter with the program, and in 2023 we identified two barriers for survivors in underserved communities. We assessed how the provisions of SBA's 2023 rule might help address these challenges.

To identify how SBA allocates resources, we reviewed activity reports from January 2024 through December 2024 for the 53 presidentially declared disasters that were declared during that period. We analyzed the number and type of recovery centers SBA supported and the number of staff at those facilities who met with disaster survivors during the month that the disaster was declared. We used the subsequent month for disasters that were declared within the last 5 days of a month, as that aligns with SBA's goal for opening a Business Recovery Center.

We assessed the reliability of the activity reports data by interviewing agency officials responsible for compiling these data. We determined the data were sufficiently reliable for the purpose of describing the number of recovery centers and staff who supported them for disaster responses coordinated by the field operations centers during this period.

We interviewed officials from SBA offices primarily responsible for the Disaster Loan Program—the Office of Disaster Recovery and Resilience, Office of Field Operations, and Office of Capital Access—to discuss the development and implementation of the rules and how SBA allocates resources. We interviewed FEMA officials about the development and implementation of FEMA’s January 2024 interim final rule.

To assess disaster survivors’ understanding of the rule changes and to learn about their experiences with SBA’s Disaster Loan Program, we interviewed officials from 15 local governments in five states: Florida, Illinois, Iowa, New Mexico, and Vermont. We selected these states for their geographic diversity (covering different census regions); the high number of loans approved and funds disbursed for disasters that were declared between March 2023 and October 2024, which covered the period both before and after the FEMA interim final rule took effect in March 2024; and to capture a mix of urban and rural settings.

We identified local governments to interview in each of these five states based on (1) the high number and total value of approved loan applications for disasters declared between March 2023 (1 year prior to the FEMA rule change taking effect) and October 2024, (2) the presence of disasters both before and after the FEMA interim final rule went into effect, and (3) the need to include a mix of urban and rural areas. For each state, we also included at least one area that was predominately rural. On the basis of these criteria, we conducted in-person visits to Pasco County, the City of Perry, and the City of Sarasota in Florida; the City of Chicago, the Town of Cicero, and Cook County and Henry County in Illinois; the City of Greenfield, Rock Valley, Sioux County, and the City of Spencer in Iowa; Otero County and the Village of Ruidoso in New Mexico; and the City of Barre and the Town of Richmond in Vermont.

We conducted this performance audit from October 2024 to May 2026 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

List of Addressees

The Honorable Joni Ernst
Chair
Committee on Small Business and Entrepreneurship
United States Senate

We are sending copies of this report to the appropriate congressional committees, the Administrator of the Small Business Administration, Secretary of the Department of Homeland Security, and other interested parties.

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Endnotes

¹Fiscal year 2024 was the most recent fiscal year for which data were available at the time of our review.

²GAO, *High-Risk Series: Heightened Attention Could Save Billions More and Improve Government Efficiency and Effectiveness*, [GAO-25-107743](#) (Washington, D.C.: Feb. 25, 2025).

³SBA also offers a Military Reservist Economic Injury Disaster Loan in addition to the three main types of disaster loans. 13 C.F.R. § 123.5(a).

⁴FEMA, SBA, volunteer groups, and other agencies answer questions and help survivors apply for federal disaster assistance at Disaster Recovery Centers. SBA, along with other organizations and resource partners, also may assist homeowners or renters seeking assistance at Business Recovery Centers. A Disaster Loan Outreach Center is a public facility established and staffed by SBA to help disaster loan applicants obtain applications, return completed applications, complete disaster loan application forms, and close loans, and to assist them with loan modifications, reconsiderations, and late application requests. SBA is usually the only agency present at these centers.

⁵FEMA may set up a Disaster Recovery Center at the request of a state. These centers are accessible facilities and mobile offices in convenient areas for survivors. Individuals can learn more about FEMA and other disaster assistance programs, apply for assistance, check application status, and get answers or resolve problems.

⁶By statute, SBA must identify locations that may be used as Business Recovery Centers in a declared disaster in each county, parish, or similar unit of general local government in the area served by an SBA district office, and ensure that identified locations may be used without cost to the federal government (to the extent practicable). 15 U.S.C. § 636(b)(14)(B). According to SBA officials, SBA does not operate Business Recovery Centers in response to disaster declarations in tribal areas.

⁷See 13 C.F.R. § 123.3(a). See also 42 U.S.C. § 5170 for further details on the criteria for issuing a major disaster declaration and 42 U.S.C. § 5191 for further details on the criteria for issuing an emergency declaration.

⁸State or tribal governments may request several types of assistance from FEMA, including Individual Assistance to help individuals and families meet their immediate needs after a disaster. Individual Assistance consists of several programs, such as the Individuals and Households Program and Other Needs Assistance. The Individuals and Households Program provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs resulting from a major disaster. FEMA considers all relevant factors as part of a Governor's declaration request when determining whether to provide supplemental assistance under Individual Assistance.

⁹SBA-Dependent Other Needs Assistance also included Group Flood Insurance Policies, which enabled FEMA to directly purchase a policy on an applicant's behalf if the applicant was required to purchase and maintain flood insurance but could not otherwise purchase a policy. Only individuals with certain income levels based on family size were required to apply to the SBA Disaster Loan Program. Eligibility for SBA-Dependent Other Needs Assistance was determined by FEMA in collaboration with SBA. See 42 U.S.C. § 5174(e); 44 C.F.R. § 206.119 (2023).

¹⁰Prior to FEMA's 2024 rule change, FEMA offered other types of Other Needs Assistance that did not require applying and being denied for an SBA disaster loan, but assistance for transportation or personal property was SBA-dependent. Non-SBA-dependent types of Other Needs Assistance included assistance for funerals, medical and dental needs, childcare, and more.

¹¹Disaster Assistance Loan Program Changes to Maximum Loan Amounts and Miscellaneous Updates, 88 Fed. Reg. 39335 (June 16, 2023).

¹²This interim final rule went into effect on March 22, 2024. Individual Assistance Program Equity, 89 Fed. Reg. 3990 (Jan. 22, 2024).

¹³Staff from SBA's Disaster Public Affairs Division and Office of Communications and Public Liaison lead the communication efforts for nationwide disasters.

¹⁴According to SBA, its outreach materials were updated after the FEMA interim final rule went into effect to include the following language: "With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant."

¹⁵The five mission areas area are: (1) prevention—preventing imminent acts of terrorism, (2) protection—protecting citizens and assets, (3) mitigation—mitigating the loss of life and property, (4) response—responding quickly to save lives, and (5) recovery—timely restoration of infrastructure and housing, among other things. Department of Homeland Security, *National Preparedness Goal*, 2nd ed. (Washington, D.C.: Sept. 2015). According to FEMA, the agency made minor administrative updates to the document in March 2025 in compliance with executive orders.

¹⁶GAO, *Standards for Internal Control in the Federal Government*, [GAO-25-107721](#) (Washington, D.C.: May 2025).

¹⁷In our February 2024 report, we defined "rural areas" using Census Bureau definitions of "rural area" and "urban area." That report identified six characteristics of rural areas that can make recovering from a disaster difficult: limited telecommunications networks, issues with transportation networks, certain types of geography, lack of temporary housing, limited local capacity, and rural demographics and social norms. It also identified three challenges these areas may face in obtaining SBA disaster loans: qualifying for a disaster declaration, survivors' lack of awareness and understanding, and the SBA application process. In November 2023, we reported on two barriers underserved communities face in accessing the program: lending criteria and lack of financial counseling resources. See GAO, *Small Business Administration: Targeted Outreach About Disaster Assistance Could Benefit Rural Communities*, [GAO-24-106755](#) (Washington, D.C.: Feb. 22, 2024); and *Disaster Loan Program: SBA Should Include Key Issues in Its Review of How the Program Affects Underserved Communities*, [GAO-24-106682](#) (Washington, D.C.: Nov. 30, 2023).

¹⁸[GAO-24-106755](#).

¹⁹[GAO-24-106682](#).

²⁰The staffing report we analyzed did not include SBA staff that may have responded to a disaster outside recovery centers or who did not assist a disaster survivor. Therefore, it is likely that additional SBA staff responded to the disaster.

²¹Only staff and recovery centers that assisted disaster survivors within the first month of the disaster are included. Of the 53 presidentially declared disasters, 31 were coordinated by the East Field Operations Center, of which seven were declared before the FEMA rule went into effect. The West Field Operations Center coordinated the response for 22 presidentially declared disasters, all but three of which were declared after the FEMA rule went into effect.

²²We analyzed the number and type of recovery centers SBA supported and the number of staff at those facilities who met with disaster survivors during the month that the disaster was declared. We used the subsequent month for disasters that were declared within the last 5 days of a month, as that aligns with SBA's goal for opening a Business Recovery Center.

²³Eight of the 10 disasters for which SBA did not open a Disaster Recovery Center during the month of the declared disaster occurred between 7 and 11 days prior to the end of the month. SBA staff assisted disaster survivors at all 10 centers in the month following the disaster declaration.

²⁴Disaster Field Operations staff coordinate with state and local community partners to determine whether and where to locate Business Recovery Centers on the basis of damage assessments and accessibility to the community, according to SBA officials. SBA may not open a Business Recovery Center for every disaster.

²⁵Small Business Administration, *Fiscal Year 2026 Annual Performance Plan* (Washington, D.C.: May 30, 2025).

²⁶Department of Homeland Security, *National Preparedness Goal*.

²⁷[GAO-25-107721](#).

²⁸[GAO-24-106755](#) and [GAO-24-106682](#).