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The Environmental Justice Scorecard has been updated. Phase Two of the Environmental Justice Scorecard was released on July 24, 2024.

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Small Business Administration

91+ location(s), 6,263 employees, and 3,457 new hire(s) in Fiscal Year 2023

The mission of the Small Business Administration (SBA) is to maintain and strengthen the nation's economy by enabling the establishment and vitality of small businesses and by assisting in the economic recovery of communities after disasters.

SBA advances environmental justice by providing support for local communities primarily, but not exclusively, through the disaster loan program. This program provides financial assistance for businesses, non-profit organizations, homeowners, and renters following a disaster and helps borrowers prepare for future disasters through loans including the mitigation option.

Some examples of well-known SBA offices, bureaus, or agencies are:


- Office of Capital Access
- Office of Field Operations
- Office of Disaster Recovery and Resilience

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Progress on Advancing Environmental Justice

This section demonstrates key progress on advancing environmental justice at the Small Business Administration in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

Key Highlights ([show less](#) ^)

Increased Loans, Including the Mitigation Option for Disaster Survivors

In FY 2023, the SBA provided 1,356 borrowers with loans, including the mitigation option, totaling over \$66 million to rebuild their properties with safeguards against future disasters. In FY 2023, the SBA updated its Disaster Assistance loan program, including the mitigation option, through the public rulemaking process to eliminate a restriction on property owners. Previously, borrowers could only use disaster loan funds to mitigate a “similar” disaster event that caused damage to their home or business. The new rule gives property owners

SBA’s Ongoing Response to Maui Wildfires

The SBA adopted a whole-of-agency approach for the Maui wildfire response effort. Within six months of the August 2023 wildfires, the SBA directed more than 1,700 loans

more options to mitigate future damage from different types of disasters, reducing the need for future financial assistance. The same rule change also increased the amount of disaster loan limits from \$40,000 to \$100,000 for repair and replacement of household and personal effects; and from \$200,000 to \$500,000 for repair and replacement of a primary residence as well as the maximum allowed for post-disaster mitigation.

[Learn more](#) 

totaling more than \$292 million to small business owners, non-profits, homeowners, and renters. The agency is offering assistance at eight disaster centers in impacted areas. The SBA worked to identify Native Hawaiian Organization-owned small businesses to perform contracts to clean up and help rebuild west Maui. The SBA translated

Whole-of Agency Approach to Disasters

The SBA is using an extensive partnership network to better reach disaster survivors. Through the whole-of-agency approach, the Office of Disaster Recovery and Resiliency has strengthened its coordination role within the SBA. The Office supports federally coordinated disaster preparedness, response, recovery, planning, and resilience activities. The office also accesses other SBA programs that can make it easier for a business to recover and thrive after being impacted by a disaster. In turn, this can help the entire impacted community recover from a disaster.

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all critical information, including press releases and fact sheets, into the following languages: Native Hawaiian, Chinese (Mandarin), Japanese, Spanish, Tagalog, and Vietnamese.

[Learn more](#) 

Deployment of Portable Loan Outreach Centers

SBA created the Portable Loan Outreach Centers (PLOC) initiative, which focuses on providing support to underserved disaster survivors that might not otherwise have access to SBA assistance. PLOCs are lightweight, mobile deployable systems that enable rapid response to some of the most damaged and vulnerable locations, where traditional recovery centers may be unavailable. PLOCs enhance the SBA's agility, increase efficiency, and maximize outreach, making them essential in responding to disasters when infrastructure has been destroyed. In FY 2023, several rural areas were served by PLOCs. For example, in Mississippi, 353 business contracts had 72 successful loan applications; in Florida, 248 contacts led to 132 accepted applications. The SBA also used PLOCs in its response to the Maui wildfires.

[Learn more](#) 

Disaster Assistance for Rural Communities Act

In FY 2023, the SBA implemented statutory changes increasing the accessibility of disaster assistance for rural communities. The Disaster Assistance for Rural Communities Act (RCA) gives SBA new authority 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. Specifically, the SBA Administrator has the authority to declare a disaster in a rural area where a major disaster for “Public Assistance” has been declared by the President under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, but where “Individual Assistance” was not authorized, if certain conditions are met. In August 2023, SBA announced its first rural declaration for Lyon County, Nevada. Ten months after full implementation of the RCA, SBA has made 14 Agency Rural Disaster Declarations totaling almost \$6 million in loan approvals. Now, these counties that would historically not be

declared eligible for SBA disaster assistance, can take advantage of available SBA disaster assistance programs.

[Learn more](#) 

Piloting Unified Lending Platform

In FY 2023, the SBA established a new Unified Lending Platform to reduce the amount of work for disaster victims and to speed up the process from application to approval.

[Learn more](#) 

Environmental and Civil Rights Protection

Federal agencies are advancing environmental justice by carrying out their responsibilities under the law to identify and address disproportionate and adverse public health and environmental, climate-related, and cumulative impacts on communities with environmental justice concerns. Agencies are working to ensure that all communities experience the protection of our country's bedrock environmental laws. The following information reflects some of the environmental and civil rights work at the Small Business Administration has done in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

Civil Rights and Environmental Justice ([show less](#) ^)

This section demonstrates progress on civil rights related to environmental justice, for example, the Americans with Disabilities Act, the Rehabilitation Act of 1973 or relevant laws other than Title VI of the Civil Rights Act at the Small Business Administration in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

The SBA did not investigate any complaints involving environmental justice in FY 2023. The SBA did complete one civil rights investigation involving Section 504 of the Rehabilitation Act

of 1973. The complaint filed against SBA involved its federally funded Economic Injury Disaster Loan Program. The investigation found that there was no evidence to conclude that SBA violated its obligations under 13 CFR Part 136: Enforcement of nondiscrimination on the basis of handicap in programs or activities conducted by the SBA.

Based on guidance from the Department of Justice, the SBA Office of Diversity Inclusion and Civil Rights in FY 2023 began the process of updating the SBA Language Access Plan. In response to the Maui wildfire, the SBA translated all critical information, including press releases and fact sheets, into the following languages: Native Hawaiian, Chinese (Mandarin), Japanese, Spanish, Tagalog, and Vietnamese. In response to the California Interstate 10 Fire and Road Closures, the SBA translated all critical information, including press releases and fact sheets, into the following languages: English, Korean, Navajo, and Spanish. Navajo was requested by American Indian Chamber of Commerce of California.

Centering Environmental Justice in Decision-Making

This section demonstrates progress on community engagement (e.g., partnerships with non-federal organizations, technical assistance, and public processes) and

partnership and consultation with Tribal Nations at the Small Business Administration in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

The SBA conducted targeted outreach and listening sessions for disaster survivors in communities most at-risk, emphasizing engagement with key community stakeholders.

The SBA is improving access to disaster assistance by modernizing technology, streamlining the application process, and increasing support for underserved disaster survivors navigating the application process. The SBA conducts regular outreach with disaster survivors as part of the response and recovery process. SBA field offices provide vital links between disaster operations and survivors. These connections strengthen the long-term recovery and overall resiliency of affected communities. The SBA is also working with other federal agencies as part of a Life Experience Research Team to determine how to improve [disaster response and recovery](#) from the survivor's point of view.

Technical Assistance ([show less](#) ^)

- **4,296** technical assistance outreach event(s) to improve access and information about federal programs related to environmental justice

For more information on the Small Business Administration's technical assistance events, please visit <https://sba.gov/disaster>

Technical Assistance at the SBA

The SBA conducted 4,296 targeted outreach engagements and listening sessions for disaster survivors in underserved communities, including communities most at-risk – emphasizing engagement with key community stakeholders. In addition, the SBA conducts technical assistance, including Business Reconsideration, Business Withdrawal, and Target Business Analysis Campaigns. In FY 2023, the SBA conducted 11 outreach campaigns, 33,256 business contacts, 246 referrals to Small Business Development Centers, and generated 416 reconsideration and reacceptance requests.

Public Processes ([show less ^](#))

Outreach Campaigns and Technical Assistance Campaigns

In FY 2023, the SBA conducted outreach campaigns and technical assistance campaigns, including Business Reconsideration, Business Withdrawal, and Target Business Analysis Campaigns.

Partnership and Consultation with Tribal Nations ([show less ^](#))

This section demonstrates progress on Tribal partnerships and consultations at the Small Business Administration, including steps that that agencies take to respect Tribal sovereignty and ensure government-to-government consultation on federal policies in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

The federal government has a unique political relationship with Native American governments as set forth in the Constitution of the United States, and the various treaties, statutes, executive orders, and court decisions. The relationship, which is based on Indigenous Tribes' nationhood status and their inherent powers of self-governance, acknowledges and recognizes the federal government's trust responsibility to protect Tribal sovereignty and self-determination, Tribal lands, assets, resources, treaties, and other federally recognized and reserved rights. In recognition of our nation's responsibilities to American Indian and Alaska Native Tribes and Alaska Native Corporations (ANCs), it is the policy of the SBA to operate within a government-to-government relationship with federally recognized Tribes and to consult with tribal governments and ANCs prior to finalizing SBA policies that have implications for these stakeholders. For more information, please visit SBA's [Tribal Consultation Policy](#). As the SBA continues to hold Tribal consultations and Tribal listening sessions, the agency will identify environmental justice subjects as they are raised.

For example, the SBA conducted listening sessions in lieu of consultations in Hawaii, but environmental justice was not a topic brought up.

Institutionalizing Environmental Justice

This section demonstrates progress to institutionalize environmental justice at the Small Business Administration including to implement [Executive Order 14008](#) and [Executive Order 14096](#) , in Fiscal Year (FY) 2023, which is from October 2022 to September 2023.

Advancing Environmental Justice Policy ([show less ^](#))

- **Has** issued or updated policy, guidance, or directives related to environmental justice (internal or external)

Disaster Assistance for Rural Communities Act

Rural communities often face more severe impacts from natural disasters due to limited access to resources and infrastructure, which limits a community's ability to recover and avert long-lasting economic hardship. For this reason, as a result of the bipartisan Disaster Assistance for Rural Communities Act (RCA), the SBA announced the full implementation of the Disaster Assistance for RCA on June 5, 2023.

Learn more 

- **Has** assessed barriers and obstacles related to regulations, policies, or practices, including historical inequities
- For more information on how the Small Business Administration has removed barriers for communities with environmental justice concerns, please visit https://www.sba.gov/sites/default/files/2024-02/2023_SBA_Equity_Action_Plan_508_Jan_2.pdf

- Over the past four years **is working** to create an Environmental Justice Strategic Plan pursuant to [Executive Order 14096](#)

Advancing Environmental Justice Tools or Resources ([show less](#) ^)

Loans, Including the Mitigation Option

The SBA offers low-interest disaster loans to homeowners and small businesses impacted by declared natural and other disasters. Eligible SBA disaster loan borrowers may choose to receive expanded funding to help mitigate their home or business against future disasters. The SBA disaster loans can be increased up to 20% to make building upgrades.

[Learn more](#) 

Interagency Collaboration ([show less](#) ^)

The Small Business Administration worked side-by-side with other federal agencies to advance a whole of government approach to environmental justice, including:

Improve Disaster Response and Recovery across the Federal Government

The SBA is working with federal agencies, including the Federal Emergency Management Agency, Department of Housing and Urban Development, and Department of Health and Human Services, as part of a Life Experience Research Team to determine how to improve disaster response and recovery from the survivor's point of view.

[Learn more](#) 

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More information

[Whitehouse.gov](https://www.whitehouse.gov)

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The Office of Management and Budget and the Council on Environmental Quality