

119TH CONGRESS  
1ST SESSION

# S. 1451

To provide for a waiver of duplication of benefits for certain assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act as a result of a major disaster or emergency, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

APRIL 10, 2025

Mr. TILLIS introduced the following bill; which was read twice and referred to the Committee on Homeland Security and Governmental Affairs

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## A BILL

To provide for a waiver of duplication of benefits for certain assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act as a result of a major disaster or emergency, and for other purposes.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Helene Small Business  
5       Recovery Act”.

6       **SEC. 2. WAIVER OF DUPLICATION OF BENEFITS.**

7       (a) DEFINITIONS.—In this section, the terms “major  
8       disaster” and “emergency” have the meanings given the

1 terms in section 102 of the Robert T. Stafford Disaster  
 2 Relief and Emergency Assistance Act (42 U.S.C. 5122).

3 (b) WAIVER OF GENERAL PROHIBITION.—

4 (1) IN GENERAL.—The President may waive  
 5 section 312(a) of the Robert T. Stafford Disaster  
 6 Relief and Emergency Assistance Act (42 U.S.C.  
 7 5155(a)) upon the request of a Governor on behalf  
 8 of the State or on behalf of a person, business con-  
 9 cern, or any other entity suffering losses as a result  
 10 of a major disaster or emergency if the President  
 11 finds that the waiver—

12 (A) is in the public interest; and

13 (B) will not result in waste, fraud, or  
 14 abuse.

15 (2) CONSIDERATIONS.—In determining whether  
 16 to grant a waiver under paragraph (1), the Presi-  
 17 dent may consider the following:

18 (A) The recommendations of the Adminis-  
 19 trator of the Federal Emergency Management  
 20 Agency made in consultation with the Federal  
 21 agency or agencies administering the relevant  
 22 duplicative program.

23 (B) If a wavier is granted, whether the as-  
 24 sistance to be funded is cost effective.

25 (C) Equity and good conscience.

1 (D) Other matters of public policy consid-  
2 ered appropriate by the President.

3 (3) GRANT OR DENIAL OF WAIVER.—Not later  
4 than 45 days after the date of submission of a re-  
5 quest under paragraph (1), the President shall grant  
6 or deny the request.

7 (4) PROHIBITION ON DETERMINATION THAT  
8 LOAN IS A DUPLICATION.—Notwithstanding section  
9 312(c) of the Robert T. Stafford Disaster Relief and  
10 Emergency Assistance Act (42 U.S.C. 5155(c)), in  
11 carrying out paragraph (1), the President may not  
12 determine that a loan is a duplication of assistance  
13 if all Federal assistance is used toward a loss suf-  
14 fered as a result of a major disaster or emergency.

15 (5) PROHIBITION ON INCOME THRESHOLD.—In  
16 carrying out this subsection, no income threshold  
17 may be applied to limit the eligibility of a recipient  
18 from qualifying for a waiver.

19 (c) APPLICABILITY.—Subsection (b) shall apply to  
20 the provision of assistance in response to a major disaster  
21 or emergency declared by the President under the Robert  
22 T. Stafford Disaster Relief and Emergency Assistance Act  
23 (42 U.S.C. 5121 et seq.) that occurred during calendar  
24 year 2023 or 2024.

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