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**Testimony in Support of Senate Bill 557 & 558**  
**Wisconsin State Emergency Relief (WISER) Act**  
Committee on Natural Resources, Veteran and Military Affairs  
October 28, 2025

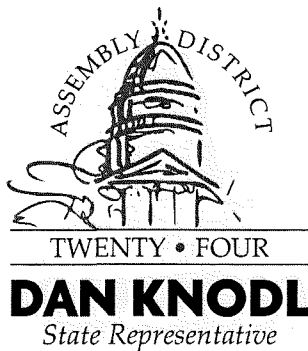
Thank you, Chairman Jacque and Members of the Committee. I'm here today to testify on SB 557 and SB 558, the Wisconsin State Emergency Relief, or WISER, Act and its companion appropriation bill.

When disaster strikes, Wisconsin families and small businesses often find themselves waiting weeks or even months for federal aid that may never arrive. We've seen it time and time again: storms, floods, and tornadoes tear through our communities, but because the damage doesn't meet the federal threshold for a major disaster declaration, families and business owners are left to fend for themselves.

The WISER Act fills that gap. It establishes a state-funded emergency relief grant program, administered by the Department of Military Affairs, to provide fast and targeted assistance when the Governor declares a state of emergency due to a disaster.

Here's how it works:

- Individuals could receive up to \$25,000 to cover disaster-related expenses like personal property repairs, HUD-approved home repairs, or temporary housing.
- Small businesses could receive up to \$50,000 to cover repairs, payroll, working capital, and other normal operating expenses that keep doors open and workers employed.
- Recipients must repay funds if they later receive insurance or federal aid for the same expenses.
- The program only applies when no federal major disaster declaration exists, so it truly fills the existing relief gap, rather than duplicating federal programs.



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This past August, storms and flooding devastated parts of Wisconsin. While FEMA eventually approved disaster aid for three counties, others like Door, Grant, and Ozaukee saw significant damage but received no federal assistance. Those residents and business owners were left without any safety net.

Currently, small businesses have no grant options available to them, only loans. Loans can help, but for many small employers already reeling from physical and economic damage, more debt isn't a viable solution. These businesses are the backbone of our local economies. When they can't reopen, it affects not just owners but employees, customers, and the entire community fabric.

The WISER Act gives Wisconsin a smarter, faster, and more effective way to respond to these situations. It empowers our state to act when Washington cannot or will not. It also ensures strong accountability: clear eligibility criteria, repayment requirements if duplicative aid is received, and Joint Finance oversight for supplemental funding requests.

This bill isn't about creating new bureaucracy, it's about ensuring that help doesn't stop at the county line when disaster strikes. Wisconsin should be able to stand on its own two feet, helping our families and small businesses rebuild stronger and faster.

I want to thank Senator Hutton for his partnership and leadership on this effort, and I appreciate the committee's thoughtful consideration today. I believe the WISER Act represents the kind of practical, bipartisan problem-solving that Wisconsinites expect from their government.

Thank you, Mr. Chair. I'm happy to answer any questions.



# ROB HUTTON

STATE SENATOR | 5<sup>th</sup> DISTRICT

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## Testimony in Support of Senate Bill 558

*Senate Committee on Natural Resources, Veteran and Military Affairs*

*October 28, 2025*

Thank you, Chairman Jacque and members of the committee, for the opportunity to testify in support of Senate Bill 558 and its accompanying fiscal bill Senate Bill 557, which together comprise the Wisconsin State Emergency Relief Act, or the WISER Act.

When disaster strikes, Wisconsin residents and small businesses are often left waiting weeks or even months for assistance. FEMA assistance is available only after a federal major disaster declaration for their county, and even then, it generally provides that necessary help for homeowners and renters but not small businesses. For disasters that do not meet federal thresholds or are otherwise excluded from FEMA aid, there is currently no safety net at the state level for either individuals or businesses.

The WISER Act fills that gap. It creates a Wisconsin State Emergency Relief Grant Program administered by the Department of Military Affairs to provide fast, targeted assistance when the Governor declares a state of emergency due to a disaster. Individuals would be eligible for grants of up to \$25,000 to cover disaster-related expenses like repairing personal property, HUD-approved home repairs, or temporary housing. Small businesses could receive up to \$50,000 to pay for property repairs, payroll, working capital, or other essential operating expenses. Funds must be distributed within 14 days of application, ensuring that help arrives when it's needed most.

The storms and flooding that hit Wisconsin in early August demonstrate why this measure is necessary. While FEMA approved a disaster declaration for three counties, those in Door, Grant, and Ozaukee counties who also experienced life-changing levels of damage did not receive a federal disaster declaration and therefore are not eligible for FEMA grants. As it currently stands, those families and employers have been left to dig out, clean up, and somehow come up with funds to make major repairs all on their own. The WISER Act would make sure the state can step in quickly to provide relief when the federal government does not.

This legislation includes strong accountability measures. Applicants must submit receipts for eligible expenses, apply within 90 days of the disaster declaration, and sign an affidavit committing to return duplicate funds if they later receive insurance or federal reimbursement. Additionally, these grants may not be disbursed when a federal major disaster declaration has made federal aid available.

Small businesses are the backbone of Wisconsin's economy. They provide jobs, services, products, and community stability. The WISER Act gives these employers a chance to stay open, pay their workers, and get back on their feet faster, and it fills the gaps in current law for individuals across the state.

We shouldn't be overly dependent on Washington when our families and businesses need immediate help. Senate Bills 557 and 558 ensure Wisconsin communities have somewhere to turn at the state level so they can rebuild after devastation. I respectfully ask for your support.



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October 28, 2025

TO: Senate Committee on Natural Resources, Veterans & Military Affairs  
Senator Rob Hutton, Chair

FR: Susan Quam, Executive Vice President

RE: **Support for SB 557 and SB 558**

Thank you, Chair Hutton and committee members, for the opportunity to testify today in favor of SB 557 and SB 558 regarding disaster relief grants. We thank Sen. Hutton and Rep. Knodl for bringing this legislation forward.

The restaurant business has always been a low profit margin business. Average profits for Wisconsin restaurants are currently between zero and three percent. That leaves very little for operators to withstand natural disasters that create damages that they were not able to prevent or even prepare for.

The massive rainstorm that hit the Milwaukee metro area this past August was devastating to many businesses. We know of many restaurants that sustained large amounts of damage that have closed their businesses for many months or repairs, and some that will never reopen. We have one member that sustained over \$200,000 in losses related to their presence at the Wisconsin State Fair alone, let alone their brick-and-mortar location in the Wauwatosa area.

Securing business insurance that will cover natural disasters is becoming increasingly harder and more expensive for all businesses. We know that many of our members who are in historic buildings, especially those with landmark status, are finding it even more difficult to secure decent coverage for these kinds of disasters. As it becomes riskier to be in business, these types of grants could mean the difference between a business recovering or staying closed for good with substantial personal losses for the owners.

Again, thank you for the opportunity to testify today in support of both of these bills. Wisconsin has a great and unique restaurant culture – we appreciate efforts such as these to keep our great restaurants thriving.

*The Wisconsin Restaurant Association (WRA) represents over 7,000 restaurant locations statewide and includes all segments of the restaurant and hospitality industry. Our membership includes food establishments of all types and sizes, such as seasonal drive-ins, supper clubs, diners, bars, locally owned franchisees, fine-dining, and hotels/resorts. The majority of our members have alcohol licenses. Over 75 percent of our membership are independent restaurants or restaurant groups. Regardless of ownership type, all restaurants are the cornerstones of their neighborhoods and communities. Restaurants not only provide great food, drink, and hospitality, they support schools, teams, charities and churches with fundraising and donations. They provide meeting places to celebrate, mourn and organize, or just provide a safe, tasty meal for a busy family.*