



2025 Hurricane Business Recovery Resources

U.S. Small Business Administration (SBA)

- Physical Disaster Loans are loans to cover repairs and replacement of physical assets damaged in a declared disaster. Economic Injury Disaster Loans (EIDL) are to cover small business operating expenses after a declared disaster.
 - www.lending.sba.gov
- Deadlines for filing loan applications:
 - **Hurricane Milton:** Physical Property Damage: 12/10/24; Economic Injury 7/11/25
 - **Hurricane Helene:** Physical Property Damage: 11/27/24; Economic Injury 6/30/25

Florida Commerce

- Florida Small Business Emergency Bridge Loan Program provides short term, zero interest working capital loans that are intended to “bridge the gap” between the time a disaster impacts a business and when a business has secured long-term funding recovery. Deadline is December 4, 2024 or until funds are expended.
 - www.FloridaJobs.org/FBL
- Disaster Unemployment Assistance helps people who cannot work because they were directly affected by a declared disaster. For those who are eligible, federal benefit money is provided for a period of time to help them. You need to apply for state Reemployment Assistance benefits before you can apply for Disaster Unemployment Assistance. **Self-employed business owners ARE ELIGIBLE to apply for this funding.**
 - www.FloridaJobs.org
 - Click the RECONNECT logo at the top of the screen

St. Petersburg Area Chamber of Commerce

- How are you doing, St. Pete? We want to know how we can best serve you. Please take a moment to complete our post hurricane business impact survey.
 - <https://bit.ly/StPeteChamberHurricane>
- Many Chamber members are stepping up to help residents and businesses in the recovery efforts. We are compiling a procurement list of Chamber members offering recovery services and products, see the list here and share with your neighbors. Support our local businesses!
 - <https://www.stpete.com/2024/10/02/hurricane-recovery-chamber-members/>