

Help for Businesses in Florida Impacted by Hurricanes Helene or Milton

Do you run a business or are you a business owner impacted by Hurricane Helene or Milton? A wide variety of assistance programs are available to help you jumpstart your recovery.

There are many assistance programs available across the federal government designed to help you and your business. This guide will help you get started.

Start Here

If you or your business has been affected by Hurricane Helene or Hurricane Milton, your first step is to register at disasterassistance.gov. You can also learn about more than 70 forms of assistance from 17 federal agencies through this website.



Assistance to Help You

FEMA Individual Assistance: Apply at [Disasterassistance.gov](https://disasterassistance.gov)

- FEMA provides financial assistance and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs.
- **Use of Proceeds:** Assistance includes a range of options that can help you with disaster related expenses for your home or to help you with necessary expenses and serious needs caused by the disaster. People who are self-employed may get FEMA funding towards repairing or replacing disaster-damaged tools and equipment required for their job, allowing them to return to work faster. You may now receive money for a personal or family computer that is damaged by a disaster. You may also receive money for additional computers required for work, school or access and functional needs.
- **Keep in Mind:** FEMA's programs are intended to meet only essential needs and are not intended to cover all losses. Some people qualify for assistance from more than one program; you may be receiving additional help from other federal and voluntary agencies. However, you cannot receive assistance for the same exact need from more than one program or entity, including your insurance.

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[SBA Home Disaster Loans: Apply at MySBA Loan Portal](#)

- The Small Business Administration (SBA) provides long-term low interest loans to qualified homeowners up to \$500,000 to replace or repair their primary residence. Qualified renters and homeowners may borrow up to \$100,000 to replace or repair personal property – such as clothing, furniture, cars, and appliances – damaged or destroyed in a disaster.
- **Keep in Mind:** Loans cover disaster losses not fully covered by insurance or other sources. Proceeds from insurance coverage on home or property may be deducted from the eligible loan amount. Proceeds may not be used to repair a secondary home or vacation property.

[FEMA Public Assistance Grants \(Only Non-profits\)](#)

- Faith-based organizations, Community, volunteer and non-profit organizations may be eligible to apply for FEMA grants in areas eligible for the FEMA Public Assistance program. **Only organizations with state or IRS tax exempt status may be considered.**
- Grants assistance may be provided for the repair, replacement or restoration of disaster-damaged facilities of certain private non-profit (PNP) organizations.
- Contact your local, state, tribal or territorial emergency manager for more information to begin the application process.

[Disaster Unemployment Assistance \(DUA\): Apply through \[Floridajobs.org\]\(#\)](#)

- The State of Florida provides unemployment benefits and reemployment services to individuals who became unemployed as a direct result of the declared incident and who are not eligible for regular state unemployment insurance.
- Payments to eligible applicants will be issued for up to 26 weeks after the declaration date, as long as the individuals' unemployment was, and continues to be, a direct result of the declared disaster event.
- DUA for Florida is administered by the Florida Department of Commerce.



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Assistance to Help Your Employees

Share Assistance Information with Your Employees

- Encourage employees to apply online at [Disasterassistance.gov](https://www.disasterassistance.gov). Offer internet connectivity, if you have it available, to help them register.
- Pass along the information in this fact sheet that may be relevant to your employees.

Disaster Recovery Dislocated Worker Grant Program

- Provides funding to the State to create temporary employment opportunities to assist with clean-up and recovery efforts. Visit the Florida Career Source Directory at floridajobs.org to locate your local Career Source Center to inquire about opportunities.
- Eligible participants include individuals temporarily or permanently laid off because of the disaster and self-employed individuals who became unemployed or significantly underemployed because of the disaster.

Assistance to Help Your Business

SBA Business Physical Disaster Loans: Apply at MySBA Loan Portal

- The SBA provides long-term low interest loans up to \$2 million to cover disaster losses not fully covered by insurance.
- **Eligible Applicants:** Qualified businesses of any size and most non-profit organizations. There is no charge to apply for the loan, and you do not have to accept it if you are approved.
- **Use of Proceeds:** May be used to repair or replace physical assets such as real property, machinery, equipment, fixtures, inventory, leasehold improvements. Proceeds may not be used to upgrade or expand a business, except as required by building codes.



SBA Economic Injury Disaster Loans (EIDL): Apply at MySBA Loan Portal

- The SBA provides long-term low interest loans up to \$2 million for working capital to help small businesses, small agricultural cooperatives, and most private nonprofit organizations impacted by a disaster meet their ordinary and necessary financial obligations until normal operations resume.
- **Use of Proceeds:** Working capital and normal expenses such as the continuation of health care benefits, rent, utilities, and fixed debt payments. EIDL funds cannot be used for expanding facilities, buying fixed assets, repairing physical damages, refinancing debt, paying out dividends or bonuses, or paying back loans to stockholders or principals.



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Administrative Disaster Tax Relief

- The IRS will automatically provide administrative disaster tax relief and special tax law provisions that grants additional time for individuals and businesses to file returns, pay taxes, and perform certain other time-sensitive acts to taxpayers affected by a federally declared disaster. Some exceptions may apply.
- For current tax relief provisions search [Tax relief in disaster situations](#) and visit [Around the Nation](#) for IRS disaster relief news releases specific to states affected by disasters.

Where to Go for More Help

Disaster Recovery Centers (DRCs)

- Disaster Recovery Centers are one-stop shops where you and your employees can get information and advice about community, state and federal agencies and other available assistance. At a DRC, individuals can apply for SBA federal loan assistance, including low-interest and deferred-interest loans for homeowners, renters, and businesses. SBA staff are on-site to guide applicants through the process.
- DRCs are set up to provide communication services, including assistive technology for persons needing sight or hearing accommodations, American Sign Language, or expertise in other languages.
- The [DRC Locator](#) helps you find the hours, services, and locations of DRCs near you. You can also text “DRC” and your Zip Code to 43362 to locate DRCs. You do not need to make an appointment to visit any recovery center.
- Business Recovery Centers (BRCs)The SBA operates BRCs where customer service representatives, volunteer organizations, and business resource partners assist businesses, homeowners, and renters with completing disaster loan applications, answering questions about the loan program, and directing business owners to available resource partners for specialized business counseling.
- You can learn more about recovery centers and their [locations](#), you can also schedule an [appointment](#).



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Additional Help for Agriculture Businesses

The United States Department of Agriculture (USDA) offers a suite of disaster assistance, farm loan and conservation programs to help farmers, ranchers and forest landowners to recover. In September 2024, USDA made changes to its emergency loan program so that producers can access emergency loans for any amount of damage (previously farmers had to show a 30% production loss), and to increase access to flexible repayment terms, including interest-only payments, if necessary to recover from the disaster.



USDA has also instructed staff to exercise maximum flexibility in many of its programs to ensure farmers get timely help. Several program deadlines have also been extended. Visit farmers.gov/hurricane for a full list of programs as well as available flexibilities to help after hurricanes Helene and Milton. You can also find and visit your nearest [USDA Service Center](#) or call the Farm Service Agency Call Center at 877-508-8364 to get assistance.

Livestock and Poultry Assistance

- [Livestock Indemnity Program](#) - provides benefits to livestock owners and contract growers for livestock deaths in excess of normal mortality caused by eligible loss conditions including eligible adverse weather. Animals injured by the hurricane or related weather event that are sold within 30 days of the disaster event at a reduced rate may also qualify for LIP assistance.
- [Emergency Assistance for Livestock, Honeybees and Farm Raised Fish Program \(ELAP\)](#) - assists with grazing losses due to hurricanes and flooding eligible on affected acres and assistance for purchased and produced feed losses due to hurricanes (hay bales, stacked hay, corn, silage, etc.). Feed purchases above normal due to hurricanes are eligible for ELAP assistance. ELAP is also available to assist with above normal costs to transport livestock to feed and/or transportation of feed/forage to livestock and above normal costs associated with water hauling.
- [Conservation Reserve Program \(CRP\)](#) - emergency haying is authorized for up to 60 calendar days and emergency grazing of CRP is authorized for up to 90 calendar days in counties with a primary or contiguous disaster designation due to a named storm.
- [Environmental Quality Incentives Programs \(EQIP\)](#) - Provides technical and financial assistance to producers to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. The program can assist with restoring livestock infrastructure and emergency animal mortality disposal.



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Crop Assistance

USDA has instructed crop insurance companies to expedite loss adjustments that are necessary to make payments following Hurricane Helene and Hurricane Milton. Producers who have risk protection through Federal Crop Insurance should report crop damage to their crop insurance agent. Producers who have purchased coverage through FSA's [Noninsured Crop Disaster Assistance Program \(NAP\)](#) should report losses to their local FSA county office.



Farm Loans

- [Emergency Loan Program](#) - provides loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine by animal quarantine laws or imposed by the Secretary under the Plant Protection Act.
- [Disaster Set-Aside Program](#) - provides producers who have existing direct loans with FSA who are unable to make the scheduled payments to move up to one full year's payment to the end of the loan. Assistance is available in counties, or contiguous counties, who have been designated as emergencies by the President, Secretary or FSA Administrator.

Farm and Forest Land Damage

- [Emergency Conservation Program \(ECP\)](#) - provides funding and technical assistance for farmers and ranchers to restore farmland damaged by natural disasters such as grading, shaping or leveling land, removing debris, restoring fences and conservation structures like terraces and waterways.
- [Emergency Forest Restoration Program \(EFRP\)](#) - provides funding to restore privately owned forests damaged by natural disasters. Assistance helps landowners carry out emergency measures to restore forest health on land damaged by floods, hurricanes or other natural disasters, including removing debris, repairing forestland roads and replacing fence.
- [Environmental Quality Incentives Program \(EQIP\)](#) - Provides technical and financial assistance to producers to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. The program can assist with land rehabilitation and debris removal.

Success in disaster recovery requires local government and partnering community organizations to look comprehensively at recovery needs, set goals, and match those needs with the broad landscape of available federal, state, and non-governmental resources. Please note that eligibility and assistance from one source can affect eligibility and assistance from another source.

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