

FEMA, SBA, and USDA Create Recovery Resource Guide for Local Business Owners

FEMA, the U.S. Small Business Administration, and the U.S. Department of Agriculture have collaborated to create a guide to help local businesses affected by hurricanes Helene and Milton access recovery resources.

The agencies created a one-stop-shop resource with information about multiple kinds of federal support that is available to assist local businesses with their recovery. The guide—tailored for each affected state—is available on FEMA’s website at the links below:

- [Florida](#)
- [Georgia](#)
- [North Carolina](#)
- [South Carolina](#)
- [Tennessee](#)
- [Virginia](#)

Many local business owners are also disaster survivors. This means they’re dealing with two separate recoveries, one for their household and another for their business.

Recovery for local businesses after events like Helene and Milton may seem daunting. FEMA encourages chambers of commerce and other civic organizations to share this guide to help local businesses recover.

Below are examples of the resources available to local businesses and their owners:

- FEMA grants to make [home repairs](#).
- [Low-interest disaster loans](#) from the SBA to repair homes and businesses. Business owners may also qualify for loans for [economic injury](#).
- [Disaster Recovery Centers](#) where business owners and survivors can meet representatives from various federal agencies who may be able to help. Centers are open in every state affected by Helene and Milton.
- [SBA Business Physical Disaster Loans](#). The SBA provides long-term low-interest loans up to \$2 million to cover disaster losses not fully covered by insurance.
- [SBA Economic Injury Disaster Loans](#). The SBA provides long-term low-interest loans of 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.

- [Livestock indemnity](#). The USDA provides benefits to livestock owners and contract growers for livestock deaths.
- [Emergency loans](#). The USDA provides loans to help producers recover from production and physical losses.

A full list of more than 70 resources from 17 federal agencies is available on disasterassistance.gov.

President Biden has declared a major disaster for six states affected by Helene [Florida](#), [Georgia](#), [North Carolina](#), [South Carolina](#), [Tennessee](#), and [Virginia](#)—and [Florida](#) for Milton.

FEMA reminds survivors affected by hurricanes Helene or Milton that they can apply for FEMA assistance in four ways: online at disasterassistance.gov, on the [FEMA App](#), calling 800-621-3362, or in person at a local [Disaster Recovery Center](#).

Contact Us

If you have any questions, please contact FEMA Office of External Affairs:

- Congressional Affairs at (202) 646-4500 or at FEMA-Congressional-Affairs@fema.dhs.gov
- Intergovernmental Affairs at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov
- Tribal Affairs at (202) 646-3444 or at FEMA-Tribal@fema.dhs.gov
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