



**FUBA**  
FLORIDA UNITED BUSINESSES ASSOCIATION

# ISSUES

OUR BUSINESS IS SMALL BUSINESS

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## RESOURCES AVAILABLE FOR BUSINESSES AFFECTED BY HURRICANE IAN

This newsletter is dedicated to our FUBA members who were impacted by Hurricane Ian. We want to make sure you are aware of any resources that may be useful in rebuilding your business after Hurricane Ian. We at FUBA extend our heartfelt sympathies to those of you struggling after the storm.

### DISASTER LOANS AVAILABLE

The US Small Business Administration (SBA) is offering 2 types of loans to businesses impacted by Hurricane Ian:

- Economic Injury Disaster Loans (EIDLs) are for businesses in a declared disaster area that have suffered substantial economic injury and are unable to pay ordinary and necessary operating expenses. Loan amounts and terms are set by the SBA and are based on the applicant's financial condition.
- Physical Disaster Loans help businesses located in a declared disaster area replace or restore damaged business property including inventory, supplies, machinery, and equipment.

A business may qualify for both types of loans. The maximum combined loan amount is \$2 million.

Businesses in the following counties can apply for **both** types of SBA loans: Charlotte, Collier, DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee, Orange, Osceola, Pinellas, Polk, Putnam, St. Johns, Sarasota, Seminole, and Volusia.

Businesses in the following counties can apply for an EIDL loan **only**: Alachua, Bradford, Brevard, Broward, Clay, Duval, Glades, Hendry, Indian River, Marion, Miami-Dade, Monroe, Okeechobee, Pasco, and Sumter.

The Florida Small Business Development Center has offices around the state to assist small businesses wanting to apply for either of these loans. For office locations, please visit [floridasbdc.org/disaster/loan-assistance](https://floridasbdc.org/disaster/loan-assistance).

Businesses can apply for these loans directly using the SBA's secure website at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov). You can also call the SBA at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information.

### FLORIDA SMALL BUSINESS EMERGENCY BRIDGE LOAN PROGRAM

The Florida Small Business Emergency Bridge Loan program provides short-term, no-interest working capital loans of up to \$50,000 that are intended to bridge the gap between a disaster impacting a business and the business receiving longer-term recovery funding, such as insurance proceeds or the federal loans described above.

Emergency Bridge Loans are available to small businesses in Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Orange, Osceola, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, and Volusia counties. Application from small businesses located in the most impacted counties – Charlotte, Collier, Lee, and Sarasota – will be prioritized.

The deadline to apply for an Emergency Bridge Loan is December 2, 2022. Visit [FloridaJobs.org/EBL](https://FloridaJobs.org/EBL) to learn more, view the lending guidelines and required documentation, and to file an application. You can also call 833-832-4494 during normal business hours.

### **INSURANCE POLICIES PROTECTED FROM CANCELLATION**

Due to Hurricane Ian, insurance policies in Florida are protected from cancellation. From 9/28/22 through 11/28/22, insurance companies must keep all insurance policies active, even if the policyholder is not current on their premium payments. This applies in all Florida counties, not just in the counties affected by the storm, and the protection applies to most types of insurance like workers' comp, general liability, health insurance, property insurance, and auto insurance. Policyholders have until 11/28/22 to make any past due and current premium payments.

### **DISASTER UNEMPLOYMENT ASSISTANCE AVAILABLE**

Disaster Unemployment Assistance provides temporary financial assistance to individuals whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian. Applications must be filed by December 30, 2022 and are available in the following counties: Charlotte, Collier, DeSoto, Flagler, Hardee, Highlands, Hillsborough, Lake, Lee, Manatee,

Orange, Osceola, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, and Volusia. To file a Disaster Unemployment claim, go to [CONNECT.MyFlorida.com](https://CONNECT.MyFlorida.com) or call 800-385-3920.

### **THE DISASTER CONTRACTORS NETWORK: CONNECTING CONTRACTORS AND PROPERTY OWNERS**

Florida's Disaster Contractors Network is a free service founded in part by the state agency that regulates Florida's construction industry. It connects property owners needing emergency repairs with licensed contractors and suppliers.

Property owners needing construction services can go to [dcnonline.org](https://dcnonline.org), search for the specific services they need, and find licensed contractors in their area who perform those services.

The Network also allows licensed contractors and building materials suppliers in Florida to get their name out to property owners needing construction services in the aftermath of storms or other natural disasters. By registering on the Disaster Contractors Network at [dcnonline.org](https://dcnonline.org), contractors and suppliers can advertise what type of goods and services they offer and connect with property owners needing those services in rebuilding/repairing their property after the storm. Registration is free.

### **ROOFING EMERGENCY ORDER**

Through November 22, 2022, the State of Florida is allowing the following types of licensed contractors to install and repair roofs in hurricane-impacted counties: Certified or registered general contractors, building contractors, and residential contractors. Normally, contractors must sub out all roof work to licensed roofers. This applies only in Florida counties located in the declared disaster area.