

Florida's Open For Business

(www.floridadisaster.org/info/businessassistance)

The following programs are types of assistance that may become available for businesses after a disaster. Programs may be activated or granted as the need is identified. The listing below is not an indication of the programs that may currently be available.

Florida Virtual Business Emergency Operations Center (www.flvbeoc.com)

Business Damage Assessments

The Business Damage Assessment (BDA) tool allows businesses to report any damages they suffered during a disaster. The information in these BDAs is vital to receiving State and Federal disaster loans and other assistance. A series of questions are asked to provide the best picture possible of the impacts sustained. Some of those questions addressed are:

- The type of damage sustained
- Your anticipated reopen time
- Other factors impeding your business's operations
- Information about the types of assistance available

Resource System (www.flvbeoc/resources)

The Resource System within the VBEOC allows businesses to work directly with each other to help fill their resource gaps. When the resource system is made active, businesses can enter in the resources they can offer or, if overwhelmed, the resources they need. This allows the private sector to work directly with one another and ensure that the needs of the whole community are met during a disaster.

Florida Department of Economic Opportunity Programs (www.floridajobs.org)

Small Business Emergency Bridge Loan Program (<http://www.floridadisasterloan.org>)

Florida Small Business Emergency Bridge Loan Program (EBLP) provides a source of expedient cash flow to small businesses impacted by a disaster. The program consists of short-term, interest-free working capital loans intended to "bridge the gap" between the time a major catastrophe hits and when a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance.

Workforce and Innovation Opportunity Act (WIOA) Adult and Dislocated Workers Program

Can provide support services, work-based services, such as on-the-job training, paid or unpaid work experience, Internships, Transitional Jobs, as well as classroom training that lead to industry-recognized credentials in demand occupations.

Short Time Compensation Program

Short Time Compensation (STC) program helps employers retain their workforce in times of temporary slowdown by encouraging work sharing as an alternative to layoff. The program

permits prorated reemployment assistance benefits to employees whose work hours and earnings are reduced as part of a STC Plan to avoid total layoff of some employees.

Reemployment Assistance

Provides temporary, partial wage replacement benefits to qualified workers who are unemployed through no fault of their own.

Small Business Administration (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans>)

SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

Home and Personal Property Loans (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/home-and-personal-property-loans>)

If you are in a declared disaster area and are the victim of a disaster, you may be eligible for financial assistance from the SBA, even if you don't own a business.

Business Physical Disaster Loans (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/business-physical-disaster-loans>)

Any business or organization located in a declared disaster area and that incurred damage during the disaster may apply for a loan to help replace or restore damaged property.

Economic Injury Disaster Loans (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/economic-injury-disaster-loans>)

If you are in a declared disaster area and have suffered economic injury regardless of physical damage, you may qualify for an Economic Injury Disaster Loan (EIDL).

Military Reservists Economic Injury Loans (<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster-loans/types-disaster-loans/military-reservists-economic-injury-loans>)

If you have an essential employee who is a military reservist called to active duty, SBA provides loans to help eligible small businesses with operating expense

Small Business Development Center (<http://floridasbdc.org/services/business-continuation>)

When disaster strikes, Florida businesses can find the education, training, and assistance needed to survive through the Florida SBDC Network's (FSBDCN) Business Continuation Services. SBDC's professionally certified business consultants provide consulting training at little to no cost to help you minimize losses and increase survivability when affected by natural and man-made disasters. They can also help prepare a comprehensive Business Continuity, Emergency Preparedness, and Disaster Recovery Plan at no cost.