

Federal Business Recovery Resources

Small Business Administration (SBA) Disaster Loans

Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Application filing deadlines:

Physical damage: November 28, 2022

Economic injury: June 29, 2023

More information and apply: <https://www.sba.gov/funding-programs/disaster-assistance/hurricane-ian#section-header-4>

Disaster Legal Aid

<https://www.disasterlegalaid.org/floridahurricaneian2022/>

The Florida Bar Young Lawyers Division -

https://www.americanbar.org/groups/young_lawyers/projects/disaster-legal-services/

Tax Relief

Call IRS – 866-562-5227

FEMA Declaration Number – DR-4673-FL

Website: <https://www.irs.gov/newsroom/irs-hurricane-ian-victims-in-florida-qualify-for-tax-relief-oct-17-deadline-other-dates-extended-to-feb-15>

State of Florida Business Recovery Resources

State of Florida Business Damage Assessment Survey

Providing information in the fields below submits a survey to determine damage related to disaster impacts in Florida, and does NOT serve as an application for resources, including the Small Business Emergency Bridge Loan. After filling out the survey, federal, state, or local agencies may reach out to you through the contact information provided if you indicate your interest.

Surveys are public record and must be made available to the public and media upon request.

Survey link: <https://floridadisaster.biz/BusinessDamageAssessments>

Disaster Unemployment Assistance (DUA)

DUA is available to Florida businesses and residents whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian. Individuals affected in the designated-disaster areas must file DUA applications by **December 30, 2022**. Applications filed after the deadline will be considered untimely, and DUA benefits may be denied unless the individual provides good cause.

Apply for assistance: <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/disaster-unemployment-assistance>

Florida Small Business Emergency Bridge Loan Program

The 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 longer term recovery funding such as federally or commercially available loans, insurance claims or other resources.

Loans are available up to \$50,000 per eligible applicant. Loans made under this program are short-term, personal loans using State of Florida funds – they are not grants and must be repaid. Florida Small Business Emergency Bridge Loans require repayment by the approved applicant. Owners may utilize funding from longer term financial resources, such as U.S. Small Business Administration economic injury disaster loans, to repay the Emergency Bridge Loan.

More info/Apply : <https://deosera.force.com/RebuildFloridaBusinessLoanFund/s/>

Disaster Recovery Jobs Portal for Job Seekers and Employers

Visit: <https://disasterrecovery.employflorida.com/vosnet/Default.aspx>

State of Florida Business Recovery Resources

Insurance Consumer Information

Toll-free Insurance Consumer Helpline – 1-877-693-5236

More information and resources:

<https://www.myfloridacfo.com/Division/Consumers/HurricaneIa.n.htm>

Florida Disaster

FloridaDisaster.Biz

- [How to Report a Flood Insurance Claim](#)
- [Search for Company](#)
- [Verify Agent and Adjuster Licenses](#)
- [Public Adjusters](#)
- [Emergency Adjuster Application Information](#)
- [Mediation Information](#)
- [General Insurance Coverage FAQ](#)
- [Flood Insurance Coverage FAQ](#)

Charlotte County Business Recovery Resources

CareerSource Southwest Florida

Mobile Career Center for Floridians and Businesses

Where: CareerSource Southwest Florida- Port Charlotte center, 3745 Tamiami Trail, Port Charlotte, FL

Monday – Friday: 8:00am to 5:00pm

Small Business Development Center (SBDC) hosted by Florida Gulf Coast University

Countless small businesses have suffered unimaginable damage and/or economic injury because of Hurricane Ian. As part of its service offering, Florida SBDC disaster specialists are available to provide confidentially, no-cost consulting to help affected businesses prepare disaster loan applications and with other post-disaster challenges. Disaster specialists will work alongside SBA representatives to provide information about resources available and assist businesses in completing disaster loan applications.

SWFL Business Recovery Centers are Open!

The Small Business Administration (SBA) and the Florida Small Business Development Center (SBDC) have opened a business recovery center to assist with the following programs:

- SBA Physical Disaster Loan
- SBA Economic Injury Disaster Loan (EIDL)
- Florida Small Business Emergency Bridge Loan Program

Locations:

Tringali Park Recreation Center 3460 N. Access Rd. Englewood 8am - 6pm 7 days a week	Cape Coral Kiwanis 360 Santa Barbara Blvd. Cape Coral, FL 33991 9am - 6pm Monday - Thursday	Promenades Mall 3280 Tamiami Trl Port Charlotte 9am - 4pm Monday - Thursday	Shannon Staub Library 4675 Career Lane North Port 9am - 6pm 7 days a week
---	---	---	---

More resources: <http://www.floridasbdc.org/disaster>

Updated 10/17/2022

Charlotte County Economic Development Office

Website: https://cleared4takeoff.com/hurricane_ian

Information on available office space: Call Kay Tracy (941)764-4944

Permitting

Contact: Charlotte County Community Development

Phone: (941)743-1201

Website: <https://www.charlottecountyfl.gov/departments/community-development/building-construction/permits/>

Charlotte County Government

<https://www.charlottecountyfl.gov/>

Hurricane Ian Resources: <https://www.charlottecountyfl.gov/departments/public-safety/emergency-management/storm.shtml>

Charlotte County Emergency Management

www.charlottecountyfl.gov/departments/public-safety/emergency-management/

Useful Information

Hire a licensed Contractor

Protect yourself and your property from scammers and hire a licensed contractor.

Ask for the contractor's license number and verify their license with either Charlotte County or the State of Florida.

To check if a contractor holds the appropriate license, please call:

941.743.1201

or visit www.charlottecountyfl.gov/licensing

or email BuildingConstruction@CharlotteCountyFL.gov.

You may also visit www.myfloridalicense.com to verify State of Florida licensed contractors.

The Attorney General's Price Gouging Hotline

Price gouging for any essential commodity and instances should be reported to the [Attorney General's Office](#) at 1-866-966-7226.

Website:

<http://www.myfloridalegal.com/newsrel.nsf/newsreleases/586A5BCE03575A22852588C70063AFE8>

Complaint Form: <http://www.myfloridalegal.com/Contact.nsf/PriceGouging!OpenForm>

SHELTER / EVACUATIONS / POWER / FUEL / SCHOOL CLOSURES:

- **Florida Division of Emergency Management**

State Emergency Response Team (SERT)

Website: www.floridadisaster.org

Telephone Number: 1-800-342-3557

OTHER RESOURCES:

- **American Red Cross**

1-866-GET-INFO

Website: www.redcross.org/mo2

- **Florida Disaster**

(850) 413-9969

Website: <https://www.floridadisaster.org/>

- **Federal Emergency Management Agency (FEMA)**

1-800-621-FEMA

TTY: 800-462-7585

Website: www.fema.gov
770-220-5200 (Local: Region IV Regional Office)

- **Get A Plan!**

(850) 413-9969
Website: <http://flgetaplan.com>

- **IRS Tax Relief In Disaster Situations**

Website: <https://www.irs.gov/uac/tax-relief-in-disaster-situations>

- **National Hurricane Center (NOAA)**

Website: www.nhc.noaa.gov

- **National Flood Insurance Program (NFIP)**

1-888-379-9531
770-893-1480 (Local: Region IV Regional Office)
Website: <https://www.floodsmart.gov/> and www.fema.gov/national-flood-insurance-program

- **Salvation Army**

Website: www.salvationarmyusa.org/usn/contact

- **Small Business Administration**

1-800-659-2955
Website: www.sba.gov

- **Volunteer Florida**

(850) 414-7400 (Tallahassee Headquarters)
Website: www.volunteerflorida.org

State of Florida Information

- **Florida Emergency Information Line (FEIL): 1-800-342-3557**

Florida Relay Service: Individuals who make calls using the Florida Relay Service should dial 711.

- **Agency for Health Care Administration**

Consumer Complaint, Publication and Information Call Center: 888-419-3456 / 800-955-8771 (Florida Relay Service)
Website: www.ahca.myflorida.com

- **Agency for Persons with Disabilities**

Toll-Free: 1-866-APD-CARES or 1-866-273-2273
CDC+ Program Customer Service: 1-888-329-2731
Website: www.apd.myflorida.com

- **Attorney General**
 Fraud Hotline: 1-866-966-7226
 Price Gouging Hotline: 1-866-966-7226
 Website: www.myfloridalegal.com
- **Auditor General**
 Website: <https://flauditor.gov/>
- **Department of Agriculture and Consumer Services**
 Consumer Assistance and Information: 1-800-HELP-FLA or 1-800-435-7352
 Arson Hotline: 1-800-342-5869
 Plant Industry Helpline: 1-888-397-1517
 Fair Rides 24-Hour Accident Reporting: 1-800-663-3542
 Website: www.freshfromflorida.com
- **Department of Business and Professional Regulation**
 Unlicensed Activity Complaint Line: 1-866-532-1440
 Website: www.myfloridalicense.com
- **Department of Children and Families**
 Florida ACCESS Customer Call Center: 1-866-762-2237
 Florida Abuse Hotline: 1-800-96-ABUSE or 1-800-962-2873
 Suicide Prevention Hotline: 1-800-273-8255
 Website: www.myflfamilies.com
- **Department of Citrus**
 Website: www.floridacitrus.org
- **Department of Corrections**
 Website: www.dc.state.fl.us
- **Department of Economic Opportunity**
 Reemployment Assistance Program (Claims and Benefits): 1-800-204-2418
 Website: www.floridajobs.org
- **Department of Education**
 Website: www.fldoe.org/contact-us
- **Department of Elder Affairs**
 Elder Helpline: 1-800-96-ELDER or 1-800-963-5337
 Long-term Care Resident Complaint: 1-888-831-0404
 Website: <https://elderaffairs.org/>
- **Department of Environmental Protection**
 Website: www.dep.state.fl.us
- **Department of Financial Services**
 Consumer Helpline: 1-877-MY-FL-CFO or 1-877-693-5236
 Out of State: (850) 413-3089
 Website: www.myfloridacfo.com
- **Department of Health**
 Zika Hotline: 855-622-6735
 Website: www.floridahealth.gov

- **Department of Highway Safety and Motor Vehicles**
Florida Highway Patrol (Traffic Incidents by Region): <http://www.flhsmv.gov/florida-highway-patrol/traffic-incidents-by-region/>
Website: www.flhsmv.gov
- **Department of Juvenile Justice**
Central Communications Center Incident Hotline: 1-800-355-2280
Florida Runaway Hotline: 1-800-621-4000
Prevention Helpline: 1-866-757-0634
Website: www.djj.state.fl.us
- **Department of Law Enforcement**
Enforcement and Investigative Support & Crimes Against Children/Registration Violation Team: 888-335-3767
Missing and Endangered Persons Hotline: 888-FL-MISSING or 888-356-4774
Sexual Offender/Predator Registration Hotline: 888-357-7332
Website: www.fdle.state.fl.us
- **Department of Lottery**
Website: <https://flalottery.com>
- **Department of Management Services**
Website: www.dms.myflorida.com
- **Department of Military Affairs**
Website: www.dma.myflorida.com
- **Department of Revenue**
Child Support Customer Service: 800-622-KIDS or 800-622-5437
Child Support Payment Inquiry: 877-769-0251
Tax Information and Assistance: 800-352-3671
Website: <https://floridarevenue.com/>
- **Department of State**
Website: www.dos.myflorida.com
- **Department of Transportation**
Real-Time Traffic and Roadway Information: 511
Road Ranger Service Patrol: *FHP or *347
Fraud Hotline: 800-255-8099
Toll Program (SunPass): 888-865-5352
Website: www.fdot.gov
- **Department of Veterans' Affairs**
Website: www.floridavets.org
- **Division of Emergency Management**
Website: www.floridadisaster.org
- **Executive Office of the Governor**
Website: www.flgov.com
- **Fish and Wildlife Conservation Commission**
Wildlife Alert Program: 888-404-FWCC or 888-404-3922
Website: <https://myfwc.com/>
- **Florida Cabinet**
Website: <http://www.myflorida.com/myflorida/cabinet/>

- **Florida Clerk of Court Operations Corporation (CCOC)**
Website: <http://www.flccoc.org>
- **Florida Commission on Offender Review**
Victims' Services Unit: 1-855-850-8196
Website: www.fcor.state.fl.us
- **Florida Courts**
Website: www.flcourts.org
- **Florida Legislature**
Website: www.leg.state.fl.us
- **Office of Financial Regulation**
Website: <https://flofr.gov/>
- **Office of Insurance Regulation**
Website: <https://www.floir.com/>
- **Public Service Commission**
Website: www.floridapsc.com
- **Disaster Assistance Brochure:** [English](#) | [Spanish](#)
- **Flood Claims Process:** [English](#)
- **Florida Hurricane Deductible:** [English](#) | [Spanish](#)
- **Assignment of Benefits:** [English](#) | [Spanish](#)
- **Homeowner Claims Bill of Rights:** [English](#) | [Spanish](#)
- **What to Expect After Filing a Homeowners Claim Related to a Hurricane:** [English](#) | [Spanish](#) | [Creole](#)