

# SMALL BUSINESS DISASTER ASSISTANCE

## STATE AND FEDERAL **LOAN APPLICATION REQUIREMENTS**

**Need assistance recovering from a disaster? Resources are available to help your Florida businesses recover from structural damage and economic injury.**

The [Florida Small Business Emergency Bridge Loan](#), administered by the Florida Department of Economic Opportunity (DEO), 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. The following documents and information are required to apply:

1. A copy of the owner(s) driver's license(s) or passport(s) for all owners on the application. This must include the front and back of the document.
2. Current Business Tax Return, Most Current Year (All Pages) at a minimum, previous year's Federal income tax returns for the applicant's business, including all schedules, such as Form 1040, Form 1065, Form 1120, and Form 1120S (as applicable)
3. Current Personal Tax Return, Most Current Year (All Pages)
4. Documentation showing minimum of 2 employees – independent contractors or 1099s do count as employees. Documentation can be copies of employees' W-2s, IRS Form 941 and/or Employer's Quarterly Federal Tax Return.

The [U.S. Small Business Administration Economic Injury Disaster Loan and Business Physical Disaster Loan](#) are available to businesses in declared disaster areas. Economic injury loans assist businesses that are unable to meet financial obligations or pay operating expenses. Find out if your business is located in a [federal disaster area](#) and eligible to apply. Physical damage loans cover disaster property, equipment, and inventory losses not fully covered by insurance. The following documents and information are required to apply:

### Sole Proprietors

- A completed and signed SBA application (Form 5C) or Emergency Bridge Loan Application
- A completed and signed Tax Information Authorization (IRS Form 4506C)
- Monthly sales figures (SBA Form 1368) for last three years
- Phone number, email address, social security number, and income and debt information

### Small Businesses

- A completed and signed SBA application (Form 5C) or Emergency Bridge Loan Application
- A completed and signed Request for Transcript of Tax Returns (IRS Form 4506C)
  - Completed and signed by each applicant, each principal owning 20 percent or more of the applicant business, each general partner or managing member; and, for any owner who has greater than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.
- Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business
- Personal Financial Statement (SBA Form 413) completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used)
- Monthly sales figures (SBA Form 1368) for last three years
- Phone number, email address, ownership information, and general knowledge of your business debts and personal

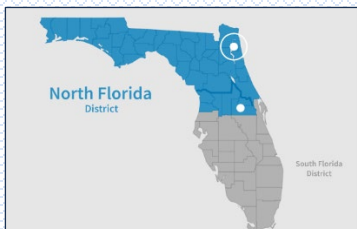


# SMALL BUSINESS DISASTER ASSISTANCE

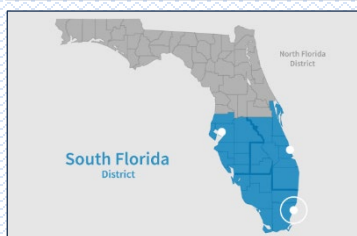
## TECHNICAL ASSISTANCE FOR SMALL BUSINESSES

Many state and federal resources available small business owners to provide technical assistance, planning expertise, and business development activities.

The **U.S. Small Business Administration (SBA)** has two districts in the State of Florida, with offices in Jacksonville, Orlando, Tampa, Fort Pierce, and Miami.



Visit the [SBA North Florida District](#) webpage to view Florida's Small Business Economic Profile, sign up for technical assistance webinars, subscribe to the distribution list, read success stories from local small business owners, and learn about doing business in North Florida.



Visit the [SBA South Florida District](#) webpage to sign up for technical assistance webinars (provided in English and Spanish), subscribe to the distribution list, read success stories from local small business owners, and learn about doing business in South Florida.

The **Florida Small Business Development Center (SBDC)** Network consists of nine district offices, each affiliated with one of Florida's universities. The SBDC offers a variety of entrepreneurial and business development services, both online and in-person, at over 40 locations around the state. Visit the [Florida SBDC](#) website to access the following services to start or expand your small business:

- Business Research
- International Trade
- Business Continuation
- Organizational Development
- Growth Acceleration
- Government Contracting
- Capital Access



**DEO** promotes economic prosperity for Florida's small businesses through economic development programs to further diversify Florida's economy and foster a resilient small business community. Visit the [DEO website](#) to learn more about the programs, loans, and tax credits that may be available to your business:

- Rebuild Florida Business Loan Fund
- State Small Business Credit Initiative
- Microfinance Guarantee Program
- Black Business Loan Program
- Community Contribution Tax Credit
- Rural and Urban Job Tax Credit
- Research and Development Tax Credit
- Opportunity Zone Program

Small business owners should also register on DEO's small business disaster website, [www.FloridaDisaster.biz](http://www.FloridaDisaster.biz), to create a customized disaster plan, submit business damage assessments, receive current disaster updates, and view state and federal disaster recovery program information.