

Hurricane Ian Business Owner Information Resources

Collier County businesses that suffered damages or loss may be eligible for Disaster loans and assistance. If you need assistance to rebuild your business and recover post-hurricane Ian, below is a list of resources that may be available. Please note the information for each website is subject to change.

NAPLES BUSINESS RECOVERY CENTER

The Small Business Administration (SBA) and the Florida Small Business Development Center (SBDC) have opened a business recovery center at The Naples Players located at 701 5th Ave S., Naples, FL 34102. Hours of Operations are Monday 9:00am-4:30pm and Tuesday thru Sunday 9:00am-5:00pm. You can obtain assist with the following programs:

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

COLLIER COUNTY ECONOMIC DEVELOPMENT OFFICE

If your business was affected by Hurricane Ian, please visit www.collieredo.org/hurricane-ian-business-assistance to view a list of provided state and federal resources.

COLLIER COUNTY EMERGENCY MANAGEMENT

If your property/business sustained damages/loss your participation is appreciated to help us collect data so we have the ability to assess the highest impacted areas. This is voluntary and **not a form for local, state, or federal assistance.**

www.crisistrack.com/public/collierFL/citizenRequest.html

COLLIER COUNTY GROWTH MANAGEMENT DEPARTMENT – BUILDING DIVISION

As Collier County business owners begin the clean up and start the rebuilding process, the Collier County Growth Management Community Development Services Department wants to assist you with a speedy recovery process. Permits will not be required for the cleanup and removal of wet drywall, cabinets, carpeting, and baseboards. Please keep the demo to the minimum necessary to not negatively impact the ability to rebuild within the guidelines of FEMA regulations. For example, do not remove the electrical wiring system because it has an outer sheath that is water-resistant.

All commercial and multi-family buildings will require a permit for any work performed. Permits are also required for work performed on life safety systems, e.g., fire alarm and fire sprinkler systems. Please contact your local fire district. All temporary generators for commercial and multi-family buildings are also required to be permitted. For more information, please visit:

<https://www.colliercountyfl.gov/government/growth-management/divisions/post-hurricane-ian-recovery>

FEMA

Businesses that suffered loss/damages can choose among the various assistance disaster programs. For further information visit www.fema.gov/business-industry/doing-business/small-business

SBA

The Small Business Administration (SBA) offers disaster assistance in the form of low interest loans to businesses, nonprofit organizations, homeowners, and renters located in regions affected by declared disasters. SBA also provides eligible small businesses and nonprofit organizations with working capital to help overcome the economic injury of a declared disaster. www.sba.gov/disaster.

SBA Economic Injury Disaster Loans – 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.

SBA 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.

Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

Applicants are encouraged to apply online for a disaster loan, if you have additional question or need assistance with your application please call SBA's Customer Service Center at 1-800-659-2955 or send email to: disastercustomerservice@sba.gov or visit

www.sba.gov/funding-programs/disaster-assistance

Application filing deadlines:

- Physical damage: November 28, 2022
- Economic injury: June 29, 2023

STATE AND FEDERAL TAX INQUIRIES

IRS Excise Tax – Disaster Assistance and Emergency Relief, the IRS may waive tax penalties on disasters on a case by case bases. A special tax law provision may help taxpayers and businesses recover financially from the impact of a disaster. Visit www.irs.gov/businesses or for more information call 1-800-829-1040.

Florida Department of Revenue – The Florida Department of Revenue will waive penalties and interest during the period of emergency for impacted taxpayers who are unable to file returns and/or make payment of taxes on time. For assistance call (800) 352-3671 or visit <https://ritx-fl-sales.bswa.net>

FLORIDA SMALL BUSINESS EMERGENCY BRIDGE LOAN

The Florida Small Business Emergency Bridge Loan program 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. Florida requires loans under this program to be repaid 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. For program details and required documents visit www.floridajobs.org/EBL

FLORIDA DEPARTMENT OF ECONOMIC OPPORTUNITY

The Florida Department of Economic Opportunity announced work search reporting, waiting week and Employ Florida registration requirements for Reemployment Assistance claims have been temporarily waived for Floridians impacted by Hurricane Ian in FEMA disaster-declared counties. By waiving these requirements, eligible Floridians will be able to quickly apply and receive reemployment assistance and disaster unemployment assistance benefits. Additionally, Disaster Unemployment Assistance is available to state businesses and residents in FEMA disaster-declared counties whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian and are not eligible for regular state or Federal Reemployment Assistance benefits. To file a claim call 1-800-385-3920 or visit: <https://www.floridajobs.org/ianrecovery>

NAPLES CHAMBER

For current information and resource post Hurricane Ian for Collier County Business please visit <https://www.napleschamber.org/hurricanesources.html>

LICENSED CONTRACTORS

Only hire licensed contractors certified by the state and your local jurisdiction. If the contractor requests you pull the permit, it may be an indication that he is not properly licensed and is not entitled to permitting privileges. You can verify a contractor’s license at www.MyFloridaLicense.com.

Additionally, for local contractor information you can visit Collier County Government <https://www.colliercountyfl.gov/government/growth-management/divisions/operations-regulatory-management/contractor-licensing> . Contractor Licensing Phone: (239) 252-2431
After Hours Contractor Complaint Line: (239) 252-5607 or mail: contractorslicensing@colliercountyfl.gov Hours of Operation: Monday - Friday, 8:00 a.m. - 5:00 p.m.

FLORIDA DISASTER (DISASTER UNEMPLOYMENT ASSISTANCE)

The purpose of Disaster Unemployment Assistance (DUA) is available to Florida businesses and residents in FEMA disaster-declared counties whose employment or self-employment was lost or interrupted as a direct result of Hurricane Ian and are not eligible for regular state or Federal Reemployment Assistance benefits. To file a claim, visit <https://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/apply-for-benefits> or call **1-800-385-3920**. Customer service representatives are available Monday through Friday from 7:30a.m. to 6:30p.m. to assist claimants. For DUA claims information, call 1-833-FL-APPLY (1-833-352-7759) to speak with a representative.

FLORIDA DISASTER RECOVERY (STATE RESOURCES)

For a listing of state recovery resources, links and information, visit www.floridadisaster.biz/ManageContent?PageID=RECOVER

Florida Business Damage Assessment Survey: Businesses that are damaged after a state-designated emergency can fill our the Damage Assessment Survey to provide information about the damage and connect with available resources. The information

provided in this survey will be shared among various state and local agencies to expedite implementation of appropriate disaster relief programs for businesses.

U.S. Chamber of Commerce Small Business Recovery Guide: A collection of resources designed to reopen your business and assist with long-term recovery, including immediate needs, financial assistance, IT disaster recovery, mental health, and community recovery.

IEDC Restore Your Economy: Restore Your Economy is your resource for up-to-date information related to economic recovery from natural disasters and COVID-19. It is managed by the International Economic Development Council (IEDC) with generous support from the U.S. Economic Development Administration and IEDC's Economic Development Research Partners program. **Rebuild**

Florida Office of Long-Term Resiliency: Rebuild Florida was created by DEO to help Florida's long-term recovery efforts from recent hurricanes. DEO oversees Community Development Block Grant- Disaster Recovery (CDBG-DR) funding for hurricanes Hermine, Matthew, Irma, and Michael as well as CDBG-Mitigation funding. The state of Florida is committed to helping homeowners, small businesses and communities recover from recent storms and become more resilient to future disasters.

Rebuild Florida Business Loan Fund: The Rebuild Florida Business Loan Fund, a resiliency loan fund provided through a partnership with the U.S. Economic Development Administration, is assisting businesses that experienced physical damage or economic injury from Hurricane Irma. It provides longer-term loans with higher funding levels at market interest rates. Up to \$500,000 in financing can be provided to an eligible business for the following purposes: inventory purchases, construction, or renovation, working capital needs, capital start-up loans, machinery and equipment purchases, equipment financing, and more.