

FEMA, SBA and USDA create Recovery Resource Guide for Local Business Owners

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WASHINGTON – FEMA, the U.S. Small Business Administration and the U.S. Department of Agriculture have collaborated to create a guide to help local businesses affected by hurricanes Helene and Milton access recovery resources.

The agencies created a one-stop-shop resource with information about federal support that is available to assist local businesses with their recovery. The guide—tailored for each affected state—is available on FEMA’s website at the links below:

- [Florida](#)
- [Georgia](#)
- [North Carolina](#)
- [South Carolina](#)
- [Tennessee](#)
- [Virginia](#)

Many local business owners are also disaster survivors. This means they’re dealing with two separate recoveries, one for their household and another for their business.

“Many business owners are disaster survivors themselves and dealing with two recoveries can feel overwhelming,” said FEMA Administrator Deanne Criswell who is leading the federal response to Helene and Milton. “Local businesses are employers and economic drivers and the faster businesses recover, the faster a community can recover. This new guide has multiple recovery resources to help businesses and communities recover from Helene and Milton. We encourage people to use this critical resource.”



“USDA's job is to try to keep farms viable and operational, to help rural communities remain resilient, and at the end of the day to get as much help as quickly as possible to as many people as possible,” said Agriculture Secretary Tom Vilsack. “Staff from USDA offices across the country are pitching in to help farmers impacted by these hurricanes access our disaster assistance tools and file necessary claims, and we will continue to support them through the recovery process for as long as needed.”

"As communities across the Southeast continue to recover and rebuild after Hurricanes Helene and Milton, the SBA remains focused on its mission to provide support to small businesses to help stabilize local economies, even in the face of diminished disaster funding," said Administrator Isabel Casillas Guzman. "If your business has sustained physical damage, or you've lost inventory, equipment or revenues, the SBA will help you navigate the resources available and work with you at our recovery centers or with our customer service specialists in person and online so you can fully submit your disaster loan application and be ready to receive financial relief as soon as funds are replenished."

Recovery for local businesses after events like Helene and Milton may seem daunting. FEMA encourages chambers of commerce and other civic organizations to share this guide to help local businesses recover.

Below are examples of the resources available to local businesses and their owners:

- FEMA grants to make [home repairs](#).
- [Low interest disaster loans](#) from the SBA to repair homes and businesses. Business owners may also qualify for loans for [economic injury](#).
- [Disaster Recovery Centers](#) where business owners and survivors can meet representatives from various federal agencies who may be able to help. Centers are open in every state affected by Helene and Milton.
- [SBA Business Physical Disaster Loans](#). The SBA provides long-term low interest loans up to \$2 million to cover disaster losses not fully covered by insurance.
- [SBA Economic Injury Disaster Loans](#). The SBA provides long-term low interest loans up to \$2 million for working capital to help small businesses, small agricultural cooperatives, and most private nonprofit organizations impacted by a disaster meet their ordinary and necessary financial obligations until normal operations resume.



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- [Livestock indemnity](#). The USDA provides benefits to livestock owners and contract growers for livestock deaths.
- [Emergency loans](#). The USDA provides loans to help producers recover from production and physical losses.

A full list of more than 70 resources from 17 federal agencies is available on disasterassistance.gov.

President Biden has declared a major disaster for six states affected by Helene—[Florida](#), [Georgia](#), [North Carolina](#), [South Carolina](#), [Tennessee](#) and [Virginia](#)—and [Florida](#) for Milton.

FEMA reminds survivors affected by hurricanes Helene or Milton that they can apply for FEMA assistance in four ways: online at disasterassistance.gov, on the [FEMA App](#), calling 800-621-3362, or in person at a local [Disaster Recovery Center](#).



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