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Loan Program Instructions

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Info Center

[10/10/16 Press Release: Gov. Scott Activates Emergency Bridge Loan Program for Small Businesses Damaged by Hurricane Matthew](#)

[9/6/16 Press Release: Gov. Scott Activates Emergency Bridge Loan Program for Small Businesses Damaged by Hurricane Hermine](#)

The Florida Small Business Emergency Bridge Loan Program has been activated by the Governor of Florida to provide a source of expedient cash flow to small businesses that have been physically and/or economically impacted by Hurricane Hermine and Hurricane Matthew.

Eligible Counties for Hurricane Hermine: Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Hillsborough, Holmes, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Manatee, Marion, Nassau, Okaloosa, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St Johns, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton and Washington counties.

Eligible Counties for Hurricane Matthew: All 67 counties in Florida.

These short-term, interest-free working capital loans are 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](#).

The Emergency Bridge Loan Program is not designed to be the primary source of assistance to affected small businesses, which is why eligibility is linked to pursuit of other sources. Please note: this program provides a short-term loan of State of Florida public funds, not a grant, with the expectation that repayment will be made out of receipts from other sources of longer term disaster recovery assistance.

Loan Details

Amount: Between \$1,000 and \$25,000.

Term: 90 or 180 days based on individual business circumstances.

Interest: Loans will be interest-free for the loan term.

Payments: Payments are not required during the established loan term, but loans must be paid in full by end of the loan term, otherwise penalties apply.

Payment Process: Loan payments will be made directly by borrowers to Florida First Capital Finance Corporation, the State of Florida appointed program administrator.

Non-Payment Penalties: Penalties for non-payment will begin at the expiration of the established term of each loan, and will be as follows:

- 12% per annum on the unpaid balance for the first 180 days following expiration of the established term.
- 18% per annum on the unpaid balance thereafter.
- Default is subject to normal commercial collection process.

Application Period

Hurricane Hermine: Applications will be accepted under this program through October 31, 2016, contingent on the availability of funds, for small businesses with two (2) –100 employees established prior to August 31, 2016, located in Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Hillsborough, Holmes, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Manatee, Marion, Nassau, Okaloosa, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St Johns, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton and Washington counties that have been physically and/or economically impacted by Hurricane Hermine.

Hurricane Matthew: Applications will be accepted under this program through November 11, 2016, contingent on the availability of funds, for small businesses with two (2) –100 employees established prior to October 3, 2016, located in all 67 counties in Florida that have been physically and/or economically impacted by Hurricane Matthew.

Get Started

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Contact Information

For questions regarding local administration of the Emergency Bridge Loan Program, please contact the Florida Small Business Development Center (SBDC) Network State Office at (850) 898-3489.

About the Emergency Bridge Loan Program

The Florida Small Business Emergency Bridge Loan Program was first activated following Hurricane Andrew. It has been activated 18 additional times following disasters and has helped more than 2,670 small businesses statewide to receive more than \$63 million in assistance.

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