



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 and 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.



Learn more and apply for a Florida Small Business Emergency Bridge Loan

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LOCAL GOVERNMENT EMERGENCY REVOLVING BRIDGE LOAN

The Local Government Emergency Revolving Bridge Loan Program is managed by FloridaCommerce and provides interest free loans to local governments throughout Florida that were impacted by federally declared disasters.

More than \$40 million is available to fund governmental operations within these Florida counties and municipalities and bridge the gap between the time of the disaster and the time additional funding sources or revenues are secured. "Governmental Operations" includes costs associated with continuing, expanding or modifying local governmental operations to meet disaster-related needs and includes costs such as, but not limited to, staff salaries and payroll.



Learn more about Local Government
Emergency Bridge Loans or email:
LocalGovernmentBridge@Commerce.FL.gov

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