

## Finding help to rebuild your business after Hurricane Ivan

### A Q&A for businesses and business owners

Businesses and business owners face special challenges following a catastrophic event such as Hurricane Ivan. In an effort to assist local businesses in the rebuilding process, Pensacola Business Journal editor Debbie Ritchie has compiled a list of answers to frequently asked questions about loans and other economic assistance made available through federal, state and local agencies as a result of disaster-related damage. She offers special thanks to Larry Strain, executive director of the Small Business Development Center, and Bridgette Price, assistant vice president of entrepreneurial development with the Pensacola Bay Area Chamber of Commerce

Many of the loans and employment benefits being made available have application deadlines so it is important that businesses be attentive to these time constraints. It is essential that businesses evaluate their needs and seek assistance in the most effective and efficient way possible. Information about tax relief, employer/employee issues, and other business concerns likely to confront businesses are also addressed.

This business Q&A provides important information on where businesses can go for face-to-face assistance, as well as contact information, including telephone numbers, Web site addresses, and office locations for resources available to businesses.

**Contact Debbie Ritchie at [debbieritchie@pensacolanewsjournal.com](mailto:debbieritchie@pensacolanewsjournal.com) if you have specific business questions or concerns you want answered.** More question-and-answer reports are planned to deal with business issues in the wake of Hurricane Ivan.



**Q: What is the first thing I should do to receive any type of financial assistance because of loss from Hurricane Ivan?**

**A:** If you suffered any disaster related damage, it is extremely important that you begin the disaster application process by calling (800) 621-FEMA (3362), or (TTY) (800) 462-7585 for speech or hearing impaired. The toll-free number will be available 24 hours a day, seven days a week, until further notice. Every claim, business or personal, will be assigned a number. Once a claim number is issued, it will be used in applying to the Small Business Administration for disaster assistance.

**Q: What types of loans are currently available?**

**A:** Small Business Administration (SBA) loans are available to businesses in the form of Physical Disaster Loans and Economic Injury Disaster Loans. Each has requirements and deadlines. However, before any application can be processed, you must file a claim with the Federal Emergency Management Agency by calling (800) 621-3362.

## **Physical Disaster Business Loans**

**Q: What assistance is available for businesses that suffered physical damage?**

**A:** If your business – large or small – suffered physical damage as a result of a disaster, you may be eligible for financial assistance from the U.S. Small Business Administration.

**Q: Who is eligible for Physical Disaster Business Loans?**

**A:** Any business located in a declared disaster area that has incurred damage during the disaster may apply for a loan to help repair or replace damaged property to its pre-disaster condition. The SBA makes physical disaster loans of up to \$1.5 million to qualified businesses.

**Q: Is there an application-filing deadline?**

**A:** The filing deadline for physical damage loan applications is Nov. 15.

**Q: What can the proceeds of physical disaster loans be used for?**

**A:** Repair or replacement of real property, machinery, equipment, fixtures, inventory and leasehold improvements may be included in the loan. In addition, disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent to protect the damaged real property against possible future disasters of the same type. SBA loans will cover uninsured physical damage. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include the amount applied in your disaster loan.

**Q: What is the interest rate on a SBA disaster business loan?**

**A:** The interest rate is determined by your ability to obtain credit elsewhere – that is, from nonfederal sources.

**Q: What if I can't obtain credit elsewhere?**

**A:** If the SBA determines that the business (or nonprofit organization) is unable to obtain credit elsewhere (considering the cash flow and assets of the business, its principals and affiliates), the law sets a maximum interest rate of 4 percent per year. The maximum maturity for such business disaster loans is 30 years. However, the actual maturity is based on your ability to repay the loan.

**Q: What if I can obtain credit elsewhere?**

**A:** For businesses that the SBA has determined are able to obtain credit elsewhere, the interest rate cannot exceed that being charged in the private market at the time of the physical disaster, or 8 percent, whichever is less. The maturity of this loan cannot exceed three years. Note: Charitable, religious, nonprofit and similar organizations with the ability to obtain credit elsewhere are eligible for physical disaster loans for up to 30 years at an interest rate based upon a different statutory formula.

**Q: I've heard that SBA loan applications are complicated and hard to complete. Is this true?**

**A:** No. The application form asks you for the same information about the business and its substantial owners and managers that generally are required for a bank loan. If you need help, SBA personnel or Small Business Development Council staff can explain the forms and give you assistance at no charge. You also may use the services of accountants, attorneys or other representatives if you wish, but be sure they are reliable and that their fees are reasonable. You must report the use of a representative and the fees charged on your loan application.

**Q: If I receive a disaster loan, may I spend the money any way I want?**

**A:** No. The disaster loan is intended to help you return your property to its pre-disaster condition and, under certain circumstances, for mitigating devices. Normally, SBA funds cannot be used to expand or upgrade a business. If, however, city or county building codes require such upgrading, then you can use the SBA loan for that purpose. Your loan will be made for specific and designated purposes. Remember that the penalty for misusing disaster funds is immediate repayment of 1.5 times the original amount of the loan. The SBA requires that you obtain receipts and maintain good records of all loan expenditures as you restore your damaged property and that you keep these receipts and records for three years.

**Q: I already have a mortgage on my business. Can the SBA refinance my mortgage?**

**A:** In certain cases, yes. The SBA can refinance all or part of prior mortgages, evidenced by a recorded lien, when the applicant: 1) does not have credit available elsewhere; 2) has suffered substantial, uncompensated disaster damage (40 percent or more of the value of the property); and 3) intends to repair the damage. An SBA loan officer can provide you with more detailed information on your specific situation.

**Q: Is collateral required for these loans?**

**A:** Loans of \$10,000 or less do not require collateral. Loans in excess of \$10,000 require the pledging of collateral to the extent it is available. Normally the collateral would consist of a first or second mortgage on the damaged business property. In addition, personal guarantees by the principals of a business are required. The SBA will not decline a loan for lack of collateral, but you must pledge available collateral.

**Q: When will I know if the loan was approved and when might I receive the money?**

**A:** That depends on when you file a complete SBA loan application. To make a loan, SBA must estimate the cost of repairing the damage, be satisfied that the business can repay the loan and take safeguards to ensure the loan is repaid. SBA processes applications in the order received and tries to make a decision within seven to 21 days. It is important the application be complete. After SBA loan approval, you will be notified of documents needed to close the loan. Once received, funds can be disbursed. Because disaster loans are subsidized, the SBA provides the money in installments, as you need it to repair or replace the damage.

**Q: Will the SBA check the losses I claim?**

**A:** Yes. Once you have returned your loan application, an SBA loss verifier will visit you to determine the extent of the damage and the cost to repair or replace it.

**Q: What information will I need to help me complete the loan application form?**

**A:** Necessary information is specified in the loan application and includes: 1) an itemized list of losses with your estimate of the repair or replacement cost of each item; 2) a copy of certain federal income tax information (as specified on the application); 3) a brief history of the business; and 4) personal and business financial statements. A contractor's estimate for repairing structural damage may be desirable, but you may make your own cost estimate if you wish. Remember to sign and date each part of the application. SBA cannot process it if you omit any form that requires your signature.

**Q: Is flood insurance needed to get a loan?**

**A:** If the business is in a special flood hazard area, or if flooding caused the disaster damage, it must have flood

insurance before we can disburse a loan. If the business was legally required to maintain flood insurance but did not, then the SBA will not make a disaster loan.

**Q: I had to remove debris from my property after the disaster. Can this expense be included in my loan application?**

**A:** Yes, but your own labor and that of family members cannot be included. Amounts paid to others and any equipment rental can be listed as part of repairs to real estate. Remember that the maximum loan limit on physical damage is \$1.5 million, and debris removal is included in that limit.

**Q: I am a farmer. Am I eligible to apply for SBA assistance for damage to my farm?**

**A:** No, not for damage to farms. However, you may apply to the SBA only for a loan to cover the damage to your home and its contents. It may be in your interest to seek assistance first from the U.S. Department of Agriculture.

**Q: I would like to get a contractor's estimate for repairs, but I'm having difficulty in finding a contractor. Should I hold up my application until I get the estimate?**

**A:** No. You might miss the deadline for filing your application by waiting. If you have a contractor's estimate, include it. Otherwise, include your own. The SBA will verify the damage estimate. The sooner you file a complete application, the faster the SBA can process it.

**Q: Should I wait for my insurance settlement before I file my loan application?**

**A:** No. Don't miss the filing deadline by waiting for an insurance settlement. The application should be returned to the SBA right away; final insurance information can be added when a settlement is made. SBA can approve a loan for the total replacement cost. However, you must assign the insurance proceeds to the SBA settlement.

**Q: If my business is completely destroyed, can the SBA lend me money to relocate my business?**

**A:** Yes. In certain circumstances, limited relocation costs can be included in the loan amount. Whenever relocation is involved, you should contact the SBA disaster office before making any commitments.

## **Economic Injury Disaster Loans**

**Q: What if my business suffered economic loss?**

**A:** If your small business or small agricultural cooperative suffered substantial economic injury, regardless of physical damage, and is located in a declared disaster area, you may be eligible for SBA's Economic Injury Disaster Loan. Substantial economic injury is defined as the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses as a result of the disaster.

**Q: What is an Economic Injury Disaster Loan (EIDL)?**

**A:** An EIDL can help you meet necessary financial obligations that your business could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. These are working capital loans to help business continue to meet its obligations until the business returns to normal conditions.

**Q: Who is eligible to apply for an Economic Injury Disaster Loan, and what are the limits?**

**A:** The SBA provides EIDL assistance only to those businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$1.5 million in disaster assistance to a business. This loan cap includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and financial needs. Only profit-oriented operating small businesses and small agricultural cooperatives may apply.

**Q: What is the deadline for economic injury loans?**

**A:** The filing deadline for this loan application is June 15, 2005.

**Q: What is the interest rate on an Economic Injury Disaster Loan?**

**A:** The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan.

**Q: How may I use an EIDL?**

**A:** The loan will provide you with operating funds until your business recovers. To the extent you could have made payments had the disaster not occurred, you may use the loan to make payments on short-term notes, accounts payable and installment payments on long-term notes.

**Q: How much money may I borrow?**

**A:** You may request an EIDL for the amount of economic injury and operating needs, but not in excess of what your business could have paid had the disaster not occurred. In determining your eligible amount, the SBA will look at: the total of your debt obligations; operating expenses that mature during the period affected by the disaster, plus the amount you need to maintain a reasonable working capital position during that period; expenses you could have met and a working capital position you could have maintained had the disaster not occurred. The amount of your economic injury does not automatically represent the dollar amount of your loan eligibility. The SBA will evaluate the information you provide and determine the reasonableness of your loan request.

**Q: Must I submit a personal financial statement with my loan application?**

**A:** Yes. The SBA must review your financial statement and one for each partner, officer, director and stockholder with 20 percent or more ownership. The SBA requires the principals of the business to personally guarantee repayment of the loan and, in some instances, to secure the loan by pledging additional collateral.

**Q: Must I sell assets that are not used in my regular business operations before I am eligible for an EIDL?**

**A:** The SBA will review the availability of such assets to determine if part or all of your economic injury might be remedied by using such assets. The business and its principal owners must use their own resources to overcome the economic injury to the greatest extent possible without causing undue hardship.

**Q: If I can borrow from a bank, am I still eligible for SBA assistance?**

**A:** Private credit sources must be used as much as possible to overcome the economic injury. The SBA can provide EIDL assistance only to the extent the business (and its principals) cannot recover by using its own resources and normal lending channels.

**Q: What are some prohibited uses of an EIDL?**

**A:** You may not use funds to pay cash dividends or bonuses, or for disbursements to owners, partners, officers or stockholders not directly related to the performance of services for the business. The SBA will not refinance long-term debts or provide working capital that was needed by the business prior to the disaster.

**Q: Is collateral required for an EIDL?**

**A:** Generally, a business must pledge collateral to the extent available. Occasionally, the SBA will make very small EIDLs on an unsecured basis. The SBA will not decline an EIDL request solely because available collateral will not adequately secure the loan, and a business will not be required to pledge more collateral than is necessary. The SBA may decline a loan if a business has collateral available but refuses to pledge it.

**Q: What kind of documentation should I use to show my losses?**

**A:** In order for the SBA to compare your financial condition and operating results preceding the disaster with those during and since the disaster period, you must furnish balance sheets and operating statements for similar periods of time. The specific requirements are contained in the EIDL application form.

**Q: If I receive an EIDL, may I spend the loan money any way I want?**

**A:** No. An EIDL is intended to help you maintain a secure financial condition until your business is back to normal. Your loan will be made for specific and designated purposes and you may not use the loan to expand business facilities or purchase a new line of inventory. Remember that the penalty for misusing disaster funds is immediate repayment of one-and-a-half times the original amount of the loan. The SBA requires that you keep receipts and good records of all loan expenditures for three years following receipt of your SBA loan.

**Q: If I show the SBA that I am not making a profit, is that enough to qualify me for an EIDL?**

**A:** No. Neither lack of profit or loss of anticipated sales alone is sufficient to establish substantial economic injury. Substantial economic injury occurs only when you cannot meet current obligations because of the disaster. Indicators of economic injury might be a larger than normal volume of receivables, a lower sales volume, slow inventory turnover and the development of delinquencies in trade payables, current accruals and debt payments.

**Q: How soon will I know if I get the loan and when can I expect the money?**

**A:** That depends on how soon you file the application. Loans greater than \$5,000 have to be secured. After SBA approves a request, they will tell you what documents are needed to close the loan. SBA must calculate the amount of economic injury and the working capital and other needs of your business and be satisfied that you can repay the loan out of business operations. SBA processes applications in the order received and tries to make a decision on each application within 21 days. It is important your application is complete to avoid delay. You should expect to receive the money in installments as needed.

## **Small Business Emergency Bridge Loans**

The state's emergency bridge loan program is a short-term loan program for small businesses that are experiencing difficulty surviving or restarting as a result of the physical impact on a business due to a disaster. This program has not yet been activated for the Pensacola area, but local officials and Escambia and Santa Rosa County economic development entities are actively pursuing this as a resource. Additional information will be announced when available. If activated in the Pensacola area, frequently asked questions will be presented later in both the Pensacola Business Journal and the Pensacola News Journal.

## **Other available resources to provide assistance**

**Q: Is the Small Business Development Center (SBDC) available to assist?**

**A:** Yes. The Small Business Development Center is an available resource for help with matters such as recovery planning, strategic planning and assistance with

preparing a business restart feasibility analysis. Workshops to provide information on disaster loans, to answer questions, and to assist with applications will be held beginning in early October. Contact the SBDC at 850-473-7830; office located at 401 E. Chase St., Suite 100, (corner of Ninth Avenue and Chase Street); or go to [www.sbdc.uwf.edu](http://www.sbdc.uwf.edu) for more information.

**Q: What are local governments in the Pensacola Bay Area doing to assist businesses and individuals with loss because of Hurricane Ivan?**

**A:** Escambia County through its Community Redevelopment Agency may be contacted regarding façade matching grant programs. This includes improvements to the exterior of a business property. Businesses may be eligible if they are located on the major commercial corridors of any of the county's redevelopment areas. Applicants may contact Escambia County CRA at 850-595-3217 or go to the office at 1190 W. Leonard St.

The City of Pensacola through the Community Redevelopment Agency is diligently working on additional incentives for grants and loans for property owners of commercial buildings for façade improvements within the community redevelopment area bounded by Cervantes Street, A Street, and 17th Avenue to the Bay. The City of Pensacola Recovery Line is 850-437-9112. More information is forthcoming.

Members of TEAM Santa Rosa Economic Development Council are working with USDA to identify disaster relief funding opportunities for vegetable growers, nursery owners, timber growers and other farmers who suffered capital and financial losses, including expected income losses, as a result of Hurricane Ivan. Call 850-623-0174 or go online at [www.teamsantarosa.com](http://www.teamsantarosa.com) for more information.

Public service announcements for the City of Gulf Breeze are forthcoming. Please watch for important additional information in the days ahead.

**Q: Are there offices locally I can visit to seek assistance?**

**A:** Several "Business Assistance Resource Centers" are likely to open in the next several weeks. When additional information is made available, details will be released to the public through the media and Web sites. Continue to watch for updates.

Disaster Recovery Centers are facilities where people can meet with represented federal, state, local, and volunteer agencies, including representatives from FEMA; State Emergency Response Team; Florida Department of Financial Services; Workforce EscaRosa; State Health Department; MHMR crisis counselors; Small Business Development Center; Small Business Administration; and county public service departments. These centers should be open from 8 a.m. to 8 p.m. seven days a week until further notice. DRCs in Escambia and Santa Rosa Counties: The Ag Center in Industrial Park, Century; Santa Rosa County Auditorium behind the Santa Rosa County Public Services at 6051 Old Bagdad Hwy., Milton. There also is a mobile unit in Gulf Breeze located at 4115 Soundside Drive, Gulf Breeze.

## Tax questions and financial matters

**Q: Has the Internal Revenue Service announced any special tax relief for the Pensacola Bay Area as a result of Hurricane Ivan?**

**A:** Yes. Taxpayers in 16 Florida counties: Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Leon, Liberty, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton and Washington (as well as counties in three other states), will generally have until Dec. 30 to file tax returns and submit tax payments. The IRS will abate interest and any late filing or late payment penalties that would apply. This relief includes the Sept. 15 due date for estimated taxes and for calendar-year corporate returns with automatic extensions.

Among the tax relief details: The Federal Tax Deposit (FTD) Penalty Waiver Period for employment and excise tax deposits is Sept. 13 through Oct. 1; the Extension Period for returns and other tax payments is Sept. 13 through Dec. 30; the disaster designation for this area is "Hurricane Ivan," and taxpayers should mark certain relief-related forms with this designation in red.

**Q: How do I get the necessary IRS tax forms for tax relief?**

**A:** Call the Internal Revenue Service at (800) 829-1040 or visit its Web site at [www.IRS.gov](http://www.IRS.gov). The IRS office for Escambia and Santa Rosa counties is at 125 W. Romana St., Pensacola. Call 435-8468.

**Q: What if my financial records were lost during the hurricane?**

**A:** You should expect that you will need both personal and business financial records (including tax returns) in order to receive financial assistance. When possible, contact your accountant for assistance. If you do not have an accountant, consider immediately contacting the IRS for copies of past tax returns.

## Employee issues and assistance

**Q: As an employer my business income has been interrupted and payroll is a concern. What are some of the issues I should consider regarding my employees?**

**A:** Each employer should individually access employment arrangements and contracts. For example, if employees are under contract, employers should review those contracts checking for contingencies for layoff payments, etc. Employers and their displaced workers should check with temporary employment agencies for various job opportunities and temporary placement until a business can reopen. Jobs with relief agencies and other employers are often available for various periods of time. Proof of an individual's attempt to secure alternative employment is an important step in requesting financial assistance.

**Q: Other than temporary employment agencies, are there employment opportunity locations available to assist employers and employees?**

**A:** Florida's One Stop Centers provide direct job search and counseling services to job seekers. Thousands of employers across the state list job openings with One Stop Centers and trained staff will match skills and career goals with the jobs that employers are seeking to fill. A directory of One Stop Career Centers in Florida can be found online at [www.floridajobs.org/onestop/onestopdir/index](http://www.floridajobs.org/onestop/onestopdir/index).

The following One-Stop Centers (also known as "EscaRosa Career Centers") are available in the Pensacola area: Pensacola: 3670-A North L St., call 595-5200; Milton: 6570 Caroline St., call 983-5325; Century: 7600 Mayo St., call 256-6250.

**Q: Is there unemployment assistance for individuals who have lost jobs or businesses as a result of Hurricane Ivan?**

**A:** Yes. You may be entitled to Disaster Unemployment Assistance benefits. Although many workers will be covered by the state's regular unemployment compensation program, those not covered may apply for Disaster Unemployment Assistance.

**Q: What is Disaster Unemployment Assistance?**

**A:** Disaster Unemployment Assistance is a federally funded unemployment benefit program that provides assistance to individuals who become unemployed a result of a disaster. DUA benefits are available to unemployed individuals for up to 26 weeks from the date of the disaster declaration (Sept. 19).

**Q: Is it necessary for both the employer and the employee to file a notice in order for an employee to qualify for assistance? If so, where should you apply?**

**A:** Yes – both the employer and employee should file applications. The simplest way to file for disaster related unemployment compensation is on the Web: [www.fluidnow.com](http://www.fluidnow.com) (indicate on the application that it is a disaster related unemployment claim) or you can call and apply over the phone at (800) 204-2418. If you are unable to access the Internet or do not have a phone, you can visit the One-Stop Centers or Mobile One-Stop Centers at the locations listed in an answer above.

**Q: Is there a deadline for making an application for Disaster Unemployment Assistance?**

**A:** Yes. Applicants must file for disaster benefits within 30 days of the date of public notification. For Pensacola area residents, the deadline to file is Oct. 19.

**Q: Who qualifies for Disaster Unemployment Assistance?**

**A:** Individuals who become unemployed as a direct result of a declared disaster, such as Hurricane Ivan. The program also covers self-employed individuals, owners of farms and ranches, farm and ranch workers, as well as fishers and others who are not normally covered by state unemployment compensation. To be eligible for DUA benefits, an individual must have exhausted all entitlement to any regular state unemployment benefits and must have been working in or residing in a county for which the disaster has been officially declared.

**Q: How is it determined unemployment was caused by the disaster?**

**A:** The unemployment of an individual is caused by a disaster if the individual: 1) becomes unemployed as a direct result of the disaster; or 2) is unable to reach the place of employment as a direct result of the disaster; or 3) was scheduled to begin work and does not have a job or is unable to reach the job as a direct result of the disaster; or 4) has become the major support for a household because the head of the household has died as a direct result of the disaster; or 5) cannot work because of an injury caused directly by the disaster.

**Q: What information will I need to take with me to apply?**

**A:** You will need to have the following information available:

- Social Security number.
- Alien registration number and expiration date (if applicable).
- Name and address of the last employer.
- If you worked in another state during the past two years, the name and address of the out-of-state-employer.
- If self-employed, have proof of self-employment for the past two years. (W-2's, state or federal tax returns, bank records of accounts, statement from a bank showing business account, or a copy of title or deed to a business property.)
- If scheduled to work but could not work due to the disaster, the name and address of employer and date scheduled to work will be needed.

**Other issues of concern:**

**Q: What are the licensing requirements for local and out-of-state contractors?**

**A:** If you are a contractor looking for work in Escambia and/or Santa Rosa County, you must have an occupational license. While the requirement for obtaining most licenses is to fill out a simple application, there are sometimes other conditions of city, county, state or federal agencies to be met before a license can be issued. Please call the City of Pensacola at 436-5693. In Escambia County contact the Tax Collector's office at 438-6500 ext. 252. Office locations and hours of operation are as follows: 6451 N."W" St. (Marcus Point Blvd.), Pensacola, Mon., Wed., and Fri. 8:30 a.m.-5:00 p.m. and Tue.-Thu. 8:30 a.m.-6:00 p.m.; 213 Palafox Pl. (next to County

Courthouse), Pensacola, Mon.-Fri. 8:30 a.m. - 5:00 p.m.; 470 S. Hwy 29 (South of Post Office), Cantonment, T-F 7:30 a.m.-6:00 p.m.; 7500 N. Century Blvd. (Hwy 29), Century, Tue.-Fri. 7:30 a.m. - Noon and 1:00 p.m. - 6:00 p.m.; 507 N. Navy Blvd. (just North of Gulf Beach Hwy.), Warrington, Tue.-Fri. 8:30 a.m.-5:00 p.m. and Mon. 8:30 a.m.-6:00 p.m. In Santa Rosa County contact the Tax Collector's office at 983-1800. Office location and hours of operation are as follows: Santa Rosa County Administration Center, 6495 Caroline St., Milton, Mon.-Fri. 8:00 a.m.-4:30 p.m. Other contractor questions in Escambia County should be directed to 595-3550 or 3300 N. Pace Blvd., Suite 300, Pensacola.

**Q: How do individuals and businesses know if contractors are legally licensed?**

**A:** Visit the Web site [myfloridalicense.com](http://myfloridalicense.com) and search under licenses, permits and registrations for contractor information. Enter the individual or business name to check credentials. While this does not guarantee the quality of service, it does signify eligibility. You should also make certain contractors have insurance and are bonded. Information is added to the Web site as available so check for updates. Call 487-1395 with questions or concerns. Finally, it is important to ask any person providing a service to produce credentials.

**Q: Who should be contacted to ensure that inspections and permitting are in order before reopening a business after physical damage?**

**A:** For the City of Pensacola, building permits can be obtained at the code enforcement building located at 2761 N. Palafox St. In Escambia County, call 595-3550 or visit 3300 N. Pace Blvd., Suite 300, Pensacola. In Santa Rosa County, contact the Building Department (6051 Old Bagdad Highway, Suite 202, Milton) at 981-7000.

**Q: Where might employers seek help for employees in need of counseling?**

**A:** FEMA is in the process of establishing locations with qualified individuals to assist with counseling and crisis intervention services. The National Organization of Victim Assistants (NOVA) offers free intervention services and may be available to assist employers with such needs. Contact 450-6720 for more information.

## Numbers to know

Important contacts with links to other available Web sites and information.  
Keep checking these sites for updated information. (Sources used for this document)

- Small Business Administration: The SBA provides financial assistance to homeowners, renters, nonprofit organizations and businesses affected by Hurricane Ivan. You may register for assistance by calling (800) 621-FEMA (3362) or (800) 462-7585 for those who are speech- or hearing- impaired. [www.SBA.gov](http://www.SBA.gov).
- Federal Emergency Management Administration: Call (800) 621-FEMA (3362). The speech- or hearing-impaired may call (800) 462-7585. [www.FEMA.gov](http://www.FEMA.gov).
- Enterprise Florida: Enterprise Florida is working with state and local economic development leaders to provide assistance to business owners as they assess their damages and work toward recovery. [www.eflorida.com/disasterassistance](http://www.eflorida.com/disasterassistance).
- Small Business Development Center: Call 473-7830; visit offices at 401 E. Chase Street, Suite 100, (corner of Ninth Avenue and Chase Street). [www.SBDC.uwf.edu](http://www.SBDC.uwf.edu).
- Pensacola Bay Area Chamber of Commerce: Call the Economic Development Department at 117 W. Garden St., Pensacola, at 438-4081, ext. 238. [www.pensacolachamber.com](http://www.pensacolachamber.com).
- Santa Rosa County Chamber of Commerce: Call 623-2239 or visit [www.srcchamber.com](http://www.srcchamber.com).
- Team Santa Rosa Economic Development Council: Call 623-0174. [www.teamsantarosa.com](http://www.teamsantarosa.com).
- Perdido Key Area Chamber of Commerce: Expected to be open soon to assist businesses in need of help. Call 492-5422. [www.perdidochamber.com](http://www.perdidochamber.com).
- Pensacola Beach Citizens' Information Line: Call 932-1500.

## Local governments

- Escambia County: Citizens information line at 595-3344. [www.co.escambia.fl.us](http://www.co.escambia.fl.us).
- Santa Rosa County: Citizens information line: 983-5280 or (800) 225-7421. [www.co.santa-rosa.fl.us](http://www.co.santa-rosa.fl.us).
- City of Pensacola: 437-9112. [www.cityofpensacola.com](http://www.cityofpensacola.com).
- City of Gulf Breeze: 934-5100. [www.cityofgulfbreeze.com](http://www.cityofgulfbreeze.com).
- City of Milton: 983-5400. [www.ci.milton.fl.us](http://www.ci.milton.fl.us).

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