



615984

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
04/01/2025	.	
	.	
	.	
	.	

The Committee on Commerce and Tourism (Smith) recommended the following:

Senate Amendment (with title amendment)

Delete lines 68 - 104

and insert:

(5) "Program" means the Construction Impact Relief Revolving Loan Program established in s. 288.9995.

Section 5. Section 288.9994, Florida Statutes, is created to read:

288.9994 Rulemaking authority.—By October 1, 2025, the department shall adopt rules to implement this part, including,



615984

11 but not limited to, developing guidelines for the award of loans
12 under the program and creating application forms for the
13 program.

14 Section 6. Section 288.9995, Florida Statutes, is created
15 to read:

16 288.9995 Construction Impact Relief Revolving Loan
17 Program.—

18 (1) The Construction Impact Relief Revolving Loan Program
19 is created within the department. The program may be funded by
20 the Legislature. Under the program, the department shall:

21 (a) Provide financial assistance to eligible small
22 businesses within construction zones, including low-interest
23 loans of up to \$100,000, with interest not to exceed the federal
24 funds rate at the time the loan is issued, for the operational
25 costs of eligible small businesses during construction
26 disruptions.

27 (b) Develop a public awareness and marketing campaign to
28 promote the program in partnership with local chambers of
29 commerce and other business organizations and to encourage
30 customer support for small businesses adversely impacted by
31 state and local government construction activities. Such
32 marketing campaign efforts must include, but are not limited to,
33 all of the following:

- 34 1. Digital advertising campaigns.
35 2. Signage and outreach.

36 (2) An applicant seeking to obtain financial assistance
37 under paragraph (1)(a) must submit an application to the
38 department. The application must require documentation of
39 demonstrable loss and a plan for the use of funds. Proof of



615984

40 demonstrable loss must include, but is not limited to, all of
41 the following:

42 (a) Documentation of reduction in revenue from the start
43 date of the state or local government construction activities to
44 the week before an application is submitted to the department.
45 Such proof may be made by comparing the applicant's average
46 weekly or monthly revenue of the year before the state or local
47 government construction activities began and the applicant's
48 current weekly or monthly revenue.

49 (b) Photo or video evidence of the obstruction to the
50 applicant due to the construction zone. Such obstruction may
51 include, but is not limited to, any of the following:

52 1. Restricting parking or primary entry access to the
53 eligible small business.

54 2. Blocking visibility of the applicant from all directions
55 of traffic flow along the road and adjoining sidewalks in which
56 the applicant is located, during each phase of construction.

57 (3) An applicant must consult with the Florida Small
58 Business Development Center Network created in s. 288.001 to
59 confirm the applicant's eligibility for the program. If an
60 applicant is eligible for any other loan program, he or she is
61 not eligible to participate in the program.

62
63 ===== T I T L E A M E N D M E N T =====

64 And the title is amended as follows:

65 Delete lines 10 - 19

66 and insert:

67 the Construction Impact Relief Revolving Loan Program
68 within the Department of Commerce; authorizing the



615984

69 Legislature to fund the program; requiring the
70 department to provide specified financial assistance
71 to eligible small businesses within construction
72 zones; requiring the department to develop a public
73 awareness and marketing campaign to promote the
74 program in partnership with specified entities;
75 providing requirements for the campaign; requiring
76 applicants to submit specified information with their
77 applications; requiring an applicant to consult with
78 the Florida Small Business Development Center Network
79 to confirm the applicant's eligibility for the
80 program; prohibiting an applicant from participating
81 in the program under certain circumstances; creating
82 s.