

By the Committee on Commerce and Tourism; and Senators Smith and Arrington

577-03059-25

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1 A bill to be entitled
2 An act relating to construction disruption assistance;
3 creating part XIII of ch. 288, F.S., to be entitled
4 the "Construction Disruption Assistance Act"; creating
5 s. 288.9991, F.S.; providing a short title; creating
6 s. 288.9992, F.S.; providing legislative findings and
7 purpose; creating s. 288.9993, F.S.; defining terms;
8 creating s. 288.9994, F.S.; establishing rulemaking
9 authority; creating s. 288.9995, F.S.; establishing
10 the Construction Impact Relief Revolving Loan Program
11 within the Department of Commerce; authorizing the
12 Legislature to fund the program; requiring the
13 department to provide specified financial assistance
14 to eligible small businesses within construction
15 zones; requiring the department to develop a public
16 awareness and marketing campaign to promote the
17 program in partnership with specified entities;
18 providing requirements for the campaign; requiring
19 applicants to submit specified information with their
20 applications; requiring an applicant to consult with
21 the Florida Small Business Development Center Network
22 to confirm the applicant's eligibility for the
23 program; prohibiting an applicant from participating
24 in the program under certain circumstances; creating
25 s. 288.9996, F.S.; directing the department to
26 establish a hotline to provide information about the
27 program; creating s. 288.9997, F.S.; requiring the
28 department to submit an annual report containing
29 certain information by a specified date to the

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30 Governor and the Legislature; providing an effective
31 date.

32
33 Be It Enacted by the Legislature of the State of Florida:

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35 Section 1. Part XIII of chapter 288, Florida Statutes,
36 consisting of ss. 288.9991-288.9997, Florida Statutes, is
37 created and entitled the "Construction Disruption Assistance
38 Act."

39 Section 2. Section 288.9991, Florida Statutes, is created
40 to read:

41 288.9991 Short title.—This part shall be known and may be
42 cited as the "Construction Disruption Assistance Act."

43 Section 3. Section 288.9992, Florida Statutes, is created
44 to read:

45 288.9992 Legislative findings; purpose.—The Legislature
46 finds and declares that:

47 (1) Prolonged state and local government construction
48 projects that directly block access to small businesses cause
49 significant financial and operational hardships that negatively
50 impact local economies and threaten the livelihoods of business
51 owners and employees.

52 (2) It is the purpose of this act to establish a program to
53 provide financial relief, promotional support, and loss coverage
54 to small businesses adversely impacted by state and local
55 government construction projects, ensuring their resilience and
56 viability during essential infrastructure improvements.

57 Section 4. Section 288.9993, Florida Statutes, is created
58 to read:

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59 288.9993 Definitions.—As used in this part, the term:

60 (1) "Construction zone" means the immediate area where
61 construction activities directly restrict physical or visual
62 access to a small business, including partial or complete
63 obstruction of entryways, parking, or signage visibility.

64 (2) "Demonstrable loss" means a verifiable reduction in
65 revenue, property damage, or increased operational costs
66 directly attributed to state or local government construction
67 activities.

68 (3) "Department" means the Department of Commerce.

69 (4) "Eligible small business" means a business with 50 or
70 fewer employees whose primary access points are obstructed by
71 state or local government construction activities directly
72 adjacent to or in front of the business, as determined by the
73 department.

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

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

78 288.9994 Rulemaking authority.—By October 1, 2025, the
79 department shall adopt rules to implement this part, including,
80 but not limited to, developing guidelines for the award of loans
81 under the program and creating application forms for the
82 program.

83 Section 6. Section 288.9995, Florida Statutes, is created
84 to read:

85 288.9995 Construction Impact Relief Revolving Loan
86 Program.—

87 (1) The Construction Impact Relief Revolving Loan Program

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88 is created within the department. The program may be funded by
89 the Legislature. Under the program, the department shall:

90 (a) Provide financial assistance to eligible small
91 businesses within construction zones, including low-interest
92 loans of up to \$100,000, with interest not to exceed the federal
93 funds rate at the time the loan is issued, for the operational
94 costs of eligible small businesses during construction
95 disruptions.

96 (b) Develop a public awareness and marketing campaign to
97 promote the program in partnership with local chambers of
98 commerce and other business organizations and to encourage
99 customer support for small businesses adversely impacted by
100 state and local government construction activities. Such
101 marketing campaign efforts must include, but are not limited to,
102 all of the following:

- 103 1. Digital advertising campaigns.
104 2. Signage and outreach.

105 (2) An applicant seeking to obtain financial assistance
106 under paragraph (1)(a) must submit an application to the
107 department. The application must require documentation of
108 demonstrable loss and a plan for the use of funds. Proof of
109 demonstrable loss must include, but is not limited to, all of
110 the following:

111 (a) Documentation of reduction in revenue from the start
112 date of the state or local government construction activities to
113 the week before an application is submitted to the department.
114 Such proof may be made by comparing the applicant's average
115 weekly or monthly revenue of the year before the state or local
116 government construction activities began and the applicant's

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117 current weekly or monthly revenue.

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

121 1. Restricting parking or primary entry access to the
122 eligible small business.

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

126 (3) An applicant must consult with the Florida Small
127 Business Development Center Network created in s. 288.001 to
128 confirm the applicant's eligibility for the program. If an
129 applicant is eligible for any other loan program, he or she is
130 not eligible to participate in the program.

131 Section 7. Section 288.9996, Florida Statutes, is created
132 to read:

133 288.9996 Program hotline.—The department is directed to
134 establish a hotline to provide information about the program to
135 small business owners.

136 Section 8. Section 288.9997, Florida Statutes, is created
137 to read:

138 288.9997 Annual reporting requirement.—The department
139 shall, by November 1 of each year, submit an annual report to
140 the Governor, the President of the Senate, and the Speaker of
141 the House of Representatives which summarizes the performance of
142 the program, including the total number of small businesses and
143 residents served, the total funds disbursed, and the program
144 outcomes.

145 Section 9. This act shall take effect July 1, 2025.