

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 agree to
21 accept consultation from the Florida Small Business
22 Development Center Network as a condition to
23 participate in the program; prohibiting an applicant
24 from participating in the program under certain
25 circumstances; creating s. 288.9996, F.S.; directing

26 the department to maintain and publish certain
27 information about the program on its website, to
28 update such information as changes occur, and to
29 ensure that the website is accessible to certain
30 persons with disabilities; creating s. 288.9997, F.S.;
31 providing that the department or any of its officers,
32 employees, agents, or contractors are not liable in
33 any civil action arising out of or relating to
34 specified duties of the program; requiring an
35 applicant to acknowledge that submitting an
36 application does not guarantee funding; providing that
37 the department is not liable for any damages resulting
38 from the department denying an applicant a loan or
39 delaying loan disbursement or from certain activities;
40 providing construction; providing that certain
41 determinations, prioritizations, and decisions made
42 are deemed final agency action and not subject to
43 further judicial review; providing an exception;
44 authorizing the department to adopt rules; creating s.
45 288.9998, F.S.; requiring the department, by a
46 specified date, to submit an annual report containing
47 certain information to the Governor and the
48 Legislature; providing an effective date.

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50 Be It Enacted by the Legislature of the State of Florida:

51
52 **Section 1. Part XIII of chapter 288, Florida Statutes,**
53 **consisting of ss. 288.9991-288.9998, Florida Statutes, is**
54 **created and entitled "Construction Disruption Assistance Act."**

55 **Section 2. Section 288.9991, Florida Statutes, is created**
56 **to read:**

57 288.9991 Short title.—This part shall be known and may be
58 cited as the "Construction Disruption Assistance Act."

59 **Section 3. Section 288.9992, Florida Statutes, is created**
60 **to read:**

61 288.9992 Legislative findings; purpose.—The Legislature
62 finds and declares that:

63 (1) Prolonged state and local government construction
64 projects that directly block access to small businesses cause
65 significant financial and operational hardships that negatively
66 impact local economies and threaten the livelihoods of business
67 owners and employees.

68 (2) It is the purpose of this act to establish a program
69 to provide financial relief, promotional support, and loss
70 coverage to small businesses adversely impacted by state and
71 local government construction projects, ensuring the resilience
72 and viability of affected businesses during essential
73 infrastructure improvements.

74 **Section 4. Section 288.9993, Florida Statutes, is created**
75 **to read:**

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

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

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

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

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

(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, 2026, the department shall adopt rules to implement this part, including, but not limited to, developing guidelines for the award of loans under the program and creating application forms for the program.

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

101 288.9995 Construction Impact Relief Revolving Loan
102 Program.—

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

106 (a) Provide financial assistance to eligible small
107 businesses within construction zones, including low-interest
108 loans of up to \$100,000, with interest not to exceed the federal
109 funds rate at the time the loan is issued, for the operating
110 costs of eligible small businesses during construction
111 disruptions.

112 (b) Develop a public awareness and marketing campaign to
113 promote the program in partnership with local chambers of
114 commerce and other business organizations and to encourage
115 customer support for small businesses adversely impacted by
116 state and local government construction activities. Such
117 marketing campaign efforts must include, but are not limited to,
118 all of the following:

119 1. Digital advertising campaigns.

120 2. Signage and outreach.

121 (2) An applicant seeking to obtain financial assistance
122 under paragraph (1)(a) must submit an application to the
123 department. The application must require documentation of
124 demonstrable loss and a plan for the use of funds. Proof of
125 demonstrable loss must include, but is not limited to, all of

the following:

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

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

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

2. Blocking visibility of the applicant's premises from all directions of traffic flow along the road and adjoining sidewalks where the applicant is located, during each phase of construction.

(3) An applicant must agree to accept consultation from the Florida Small Business Development Center Network created in s. 288.001 as a condition to participate in the program. If an applicant is enrolled in any other loan program, the business is not eligible to participate in the program.

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

288.9996 Publication on department website;

151 accessibility.—

152 (1) The department shall maintain and publish detailed
153 information about the program on its website. The information
154 must include, but is not limited to, all of the following:

155 (a) A clear description of the application process.

156 (b) Detailed eligibility criteria for applicants.

157 (c) The timeline and procedures for review, approval, and
158 disbursement of funds.

159 (d) Contact information, including e-mail addresses and
160 telephone numbers, applicants or interested parties may use to
161 obtain additional information or assistance.

162 (2) The department shall update the information as changes
163 occur and shall ensure that the website is accessible to all
164 potential applicants or interested parties, including those with
165 disabilities, in accordance with applicable state and federal
166 accessibility laws.

167 **Section 8. Section 288.9997, Florida Statutes, is created**
168 **to read:**

169 288.9997 Liability.—

170 (1) The department or any of its officers, employees,
171 agents, or contractors may not be held liable in any civil
172 action arising out of or relating to the administration,
173 processing, approval, denial, or disbursement of funds under the
174 program.

175 (2) An applicant must acknowledge that, as a condition of

176 applying to the program, submitting an application does not
177 guarantee funding and that the department is not liable for any
178 damages, including, but not limited to, lost profits or business
179 interruptions resulting from the department denying a loan or
180 delaying disbursement of a loan, or from government construction
181 activities.

182 (3) This part may not be construed to create a private
183 right of action against the department or any of its officers,
184 employees, agents, or contractors. Eligibility determinations,
185 prioritization of applications, and loan award decisions made in
186 accordance with applicable program rules and guidelines are
187 considered final agency action and are not subject to further
188 judicial review except as provided in s. 120.68.

189 (4) The department may adopt rules establishing clear
190 application procedures, evaluation criteria, and dispute
191 resolution processes to ensure consistency and transparency in
192 program administration.

193 **Section 9. Section 288.9998, Florida Statutes, is created**
194 **to read:**

195 288.9998 Annual reporting requirement.—The department
196 shall, by November 1 of each year, submit an annual report to
197 the Governor, the President of the Senate, and the Speaker of
198 the House of Representatives which summarizes the performance of
199 the program, including the total number of small businesses and
200 residents served, the total funds disbursed, and the outcomes of

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201 the program.

202 **Section 10.** This act shall take effect July 1, 2026.