

2024



DISASTER RELIEF AND RECOVERY RESOURCE GUIDE

For Fine Chocolate Industry Association
Members Affected by Hurricane Helene



*Fine Chocolate
Industry Association*

Immediate Disaster Relief Assistance

Federal Emergency Management Agency (FEMA)

FEMA offers a wide range of disaster relief programs, including grants and individual assistance for small businesses.

- Website: www.fema.gov/disaster-assistance
- Apply for Disaster Assistance: DisasterAssistance.gov
- FEMA Hotline: 1-800-621-3362

Small Business Administration (SBA) Disaster Loans

The SBA provides low-interest loans to businesses of all sizes, homeowners, and renters affected by declared disasters. Small businesses may apply for up to \$2 million to repair or replace damaged property, machinery, inventory, and other assets.

- Website: www.sba.gov/disaster-assistance
- Apply Online: SBA Disaster Loan Portal
- Contact SBA Disaster Assistance: 1-800-659-2955 | Email: disastercustomerservice@sba.gov

IRS Tax Relief for Disaster Victims

The IRS offers tax relief for businesses affected by federally declared disasters. You can deduct losses related to the disaster on your tax return, or even amend past tax returns to reflect losses for faster refunds.

- Website: www.irs.gov

Financial Assistance & Grants for Food & Beverage Businesses

Restaurant Disaster Relief Fund (Through Southern Smoke Foundation)

This fund supports food and beverage businesses impacted by natural disasters. You can apply for emergency financial support to help cover expenses like payroll, rebuilding costs, and other operational needs.

- Website: <https://southernSmoke.org/>

James Beard Foundation Relief Fund

The James Beard Foundation has offered relief grants for independent food and beverage businesses affected by natural disasters. Although this program is usually seasonal, it's worth monitoring for any new emergency grant opportunities.

- Website: <https://www.jamesbeard.org/relief-fund>

Important Contacts:

- **FEMA Hotline: 1-800-621-3362**
- **SBA Customer Service:
1-800-659-2955**
- **IRS Tax Relief Assistance:
1-866-562-5227**