



Fiserv Small Business Index[®]

Special Report - Hurricane Helene impact on small business

Methodology and Merchant Sampling

For this study, we collected card processing data from businesses we service in the affected states, grouping them by zip code into their respective CBSA (Core-Based Statistical Area) markets as defined by the U.S. Office of Management & Budget. We examined a cluster of consecutive days surrounding this event, and grouped them as:

- **Pre-Hurricane:** September 21-25
- **Landfall:** September 26-29
- **Recovery:** September 30 - October 6 (as of this reporting)

Our sales results, based on the Fiserv Small Business Index, are seasonally adjusted and weighted according to national small business sales distribution metrics. We measured year-over-year changes in sales, transactions, and average ticket size, comparing the same periods in 2023, offset by two days to match the days of the week (e.g., Thursday, September 26, 2024, vs. Thursday, September 28, 2023). For simplicity, we focused on sales performance.

Situation Overview

Cities directly hit by Hurricane Helene experienced significant sales declines during the landfall period. The impact varied by location, with low-lying areas, proximity to water, and other factors influencing the extent of the damage.

Figure 1 summarizes the sales results for high-profile / high demand categories in the states along the storm’s path.

	Sales Growth (Year over Year)		
	Pre Hurricane	Landfall	Recovery
North Carolina	5.3%	-20.9%	2.5%
DYI/Lumber/Hardware	-7.7%	-28.1%	-6.6%
Grocery	14.6%	-0.6%	9.0%
Restaurants	3.3%	-4.8%	3.3%
Gasoline Stations	18.4%	-13.1%	-5.4%
Total Retail	4.6%	-11.5%	-0.1%
South Carolina	5.3%	-19.3%	2.6%
DYI/Lumber/Hardware	-1.0%	3.0%	28.5%
Grocery	4.9%	-10.1%	4.1%
Restaurants	8.7%	-8.1%	6.2%
Gasoline Stations	-4.7%	-9.8%	-9.5%
Total Retail	0.3%	-14.7%	1.3%

Figure 1



Georgia	4.5%	-19.2%	5.5%
DYI/Lumber/Hardware	7.7%	27.5%	14.0%
Grocery	7.5%	-6.4%	0.9%
Restaurants	0.8%	-12.6%	0.9%
Gasoline Stations	3.8%	-17.1%	-4.7%
Total Retail	7.5%	-7.2%	5.7%
Florida	2.6%	-20.1%	4.3%
DYI/Lumber/Hardware	7.3%	-4.9%	9.1%
Grocery	14.6%	-0.6%	9.2%
Restaurants	3.3%	-4.8%	-2.4%
Gasoline Stations	18.4%	-13.1%	7.6%
Total Retail	9.5%	-6.6%	5.9%
Tennessee	-0.2%	-15.1%	5.1%
DYI/Lumber/Hardware	2.5%	-5.1%	17.2%
Grocery	5.1%	0.0%	4.2%
Restaurants	-2.3%	-6.8%	1.0%
Gasoline Stations	-7.6%	-15.1%	-1.2%
Total Retail	-2.4%	-8.3%	1.0%

source: FSBI, based on extrapolated sales

Figure 2 highlights sales results in selected markets across the impacted states. Some areas, particularly in the Appalachian region, had already experienced heavy rainfall before Hurricane Helene, leading to catastrophic flooding as saturated lands and swollen rivers were overwhelmed. Each state grouping includes the largest market and four additional smaller markets to help characterize the storm's impact around the state.

Figure 2

	Pre Hurricane	Landfall	Recovery		Pre Hurricane	Landfall	Recovery
NORTH CAROLINA				GEORGIA			
Charlotte-Concord-Gastonia	2.5%	-24.6%	10.7%	Atlanta-Sandy Springs-Alpharetta	5.1%	-15.3%	7.3%
Asheville	1.2%	-60.7%	-49.0%	Savannah	-0.9%	-27.5%	-0.8%
Fayetteville	11.2%	-22.7%	6.3%	Rural Areas Combined	-0.3%	-24.0%	8.7%
Rural Areas Combined	-19.7%	-10.3%	-15.0%	Augusta-Richmond County	8.3%	-68.7%	-22.5%
Wilmington	5.7%	-16.6%	8.9%	Valdosta	15.0%	-59.8%	2.2%
SOUTH CAROLINA				FLORIDA			
Columbia	10.1%	-18.5%	8.2%	Miami-Ft Lauderdale-Pompano	4.5%	-10.5%	2.6%
Charleston-North Charleston	6.7%	-20.5%	-0.2%	Orlando-Kissimmee-Sanford	-5.0%	-20.0%	9.5%
Greenville-Anderson	3.2%	-39.2%	4.6%	Tampa-St. Petersburg-Clearwater	9.3%	-29.7%	13.3%
Spartanburg	-11.2%	-12.6%	-14.0%	North Port-Sarasota-Bradenton	10.9%	-29.3%	-3.6%
Myrtle Beach/Conway/N Myrtle Bch	8.6%	-4.2%	-2.9%	Tallahassee	20.5%	-35.0%	7.5%



TENNESSEE

Nashville-Murfreesboro--Franklin	0.4%	-13.3%	8.5%
Knoxville	5.6%	-13.7%	5.6%
Chattanooga	-17.1%	-15.2%	21.3%
Rural Areas Combined	13.3%	-1.9%	21.3%
Sevierville	-13.0%	-37.5%	-33.4%

Recovery from Hurricane Helene has begun in most affected areas. Some regions are seeing faster year-over-year sales growth during the recovery period (September 30 - October 6) compared to the pre-hurricane period. However, markets like Asheville, NC, and Augusta, GA, faced more severe disruptions, resulting in slower recovery within the first week post-Helene.

The following sections will provide market level details about small business performance, with particular focus on recovery. We will use year-over-year sales growth in the respective markets and subsectors as a means to understand recovery progress.

Market Level Results

North Carolina Markets

The Charlotte CBSA experienced less impact from Hurricane Helene. The surge in sales for small businesses in sectors like Professional Services, Specialty Contractors, Truck Transportation, and Building Materials suggests these resources were likely mobilized for recovery efforts elsewhere. Additionally, demand for Accommodation, Food Services, and Rental Services in Charlotte increased significantly during the first week of recovery.

Conversely, the Asheville CBSA has seen little sales recovery. Heavy rains from a prior storm exacerbated the impact of Helene, leaving small businesses across nearly all sectors struggling a week after landfall.

Fayetteville's experience mirrored Charlotte's, with minimal disruption. The city provided essential services such as Professional Services, Restaurants, Hotels, and Administrative Support, which were crucial for recovery efforts.

North Carolina markets and subsectors	Sales Contribution (Pre hurricane)	Sales Growth (Year over Year)		
		Pre hurricane	Landfall	Recovery
Charlotte-Concord-Gastonia NC-SC	23.7%	2.5%	-24.6%	10.7%
722-Food Services and Drinking Places	17.5%	5.9%	4.2%	9.9%
541-Professional, Scientific, and Technical Services	9.9%	27.5%	31.9%	75.4%
423-Merchant Wholesalers, Durable Goods	8.5%	-1.5%	14.3%	25.3%
238-Specialty Trade Contractors	7.4%	19.5%	-19.3%	121.6%
621-Ambulatory Health Care Services	6.6%	-5.0%	-22.9%	1.9%
484-Truck Transportation	5.4%	36.9%	19.0%	22.7%
424-Merchant Wholesalers, Nondurable Goods	4.4%	-15.8%	-65.1%	-24.0%
721-Accommodation	3.9%	-4.4%	30.9%	26.9%

441-Motor Vehicle and Parts Dealers	3.5%	-4.6%	-15.6%	1.0%
445-Food and Beverage Retailers	3.2%	26.3%	17.9%	29.7%
561-Administrative and Support Services	3.1%	-29.9%	-34.9%	23.5%
457-Gasoline Stations and Fuel Dealers	2.5%	-17.9%	-22.3%	-18.4%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	2.2%	24.2%	-20.7%	8.8%
812-Personal and Laundry Services	2.2%	-10.0%	-23.5%	13.6%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.0%	10.9%	0.2%	10.8%
444-Building Material and Garden Equipment and Supplies Dealers	1.8%	-19.6%	-20.4%	12.3%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	1.6%	22.4%	17.5%	8.0%
532-Rental and Leasing Services	1.5%	51.6%	-3.7%	36.2%
524-Insurance Carriers and Related Activities	1.5%	6.8%	-45.1%	21.6%
611-Educational Services	1.3%	61.0%	-35.7%	99.9%
713-Amusement, Gambling, and Recreation Industries	1.3%	-11.0%	-34.8%	86.3%
813-Religious, Grantmaking, Civic, Professional, and Similar Organizations	1.3%	-15.8%	-24.0%	83.5%
456-Health and Personal Care Retailers	1.2%	96.6%	25.3%	60.3%
311-Food Manufacturing	0.7%	49.3%	40.8%	48.1%
711-Performing Arts, Spectator Sports, and Related Industries	0.6%	71.9%	10.5%	196.3%
455- General Merchandise Retailers	0.6%	-15.8%	-27.5%	19.4%

Asheville NC	6.5%	1.2%	-60.7%	-49.0%
524-Insurance Carriers and Related Activities	21.9%	0.3%	-1.9%	-3.2%
722-Food Services and Drinking Places	10.7%	-17.4%	-85.8%	-76.7%
238-Specialty Trade Contractors	9.6%	56.1%	-59.0%	-80.9%
721-Accommodation	7.9%	-2.4%	-67.9%	-52.1%
621-Ambulatory Health Care Services	6.2%	14.4%	-75.3%	-82.4%
541-Professional, Scientific, and Technical Services	4.5%	8.3%	-77.5%	-64.4%
423-Merchant Wholesalers, Durable Goods	4.3%	-10.0%	-64.8%	-52.8%
424-Merchant Wholesalers, Nondurable Goods	4.1%	-10.5%	-75.9%	-80.0%
444-Building Material and Garden Equipment and Supplies Dealers	3.3%	-4.8%	-74.1%	-41.0%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	3.0%	18.2%	-74.0%	-70.0%
561-Administrative and Support Services	2.9%	-18.6%	-75.4%	-64.4%
811-Repair and Maintenance	2.6%	39.6%	-76.1%	-83.6%
457-Gasoline Stations and Fuel Dealers	2.5%	-0.1%	-72.2%	-73.0%

Fayetteville NC	2.9%	11.2%	-22.7%	6.3%
722-Food Services and Drinking Places	18.2%	19.7%	12.3%	19.5%
445-Food and Beverage Retailers	9.4%	9.1%	1.6%	11.4%
541-Professional, Scientific, and Technical Services	7.5%	54.4%	54.4%	55.5%
457-Gasoline Stations and Fuel Dealers	7.5%	8.1%	6.0%	11.4%
561-Administrative and Support Services	6.8%	55.2%	-53.9%	171.6%

238-Specialty Trade Contractors	5.0%	-9.0%	15.6%	-12.2%
423-Merchant Wholesalers, Durable Goods	4.3%	12.3%	11.1%	17.6%
621-Ambulatory Health Care Services	3.6%	-13.2%	-16.3%	16.1%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	3.4%	19.1%	9.2%	40.1%
721-Accommodation	3.4%	13.0%	4.3%	25.7%

South Carolina Markets

The Charleston CBSA provided essential services following Hurricane Helene’s landfall. Limited weather impact on the market allowed small businesses in sectors such as Restaurants, Professional Services, Administrative Support, and Personal Services to be leveraged. Retail subsectors, including gasoline stations, building materials, and furniture, also saw significant sales growth within a week of recovery.

The Greenville-Anderson CBSA, though impacted by Helene, showed resilience with a strong recovery in Professional Services, key retail and wholesale subsectors, and Hotels. Small business restaurants also improved significantly.

The Columbia CBSA experienced minimal impact during landfall and likely absorbed displaced residents, boosting recovery period sales. Myrtle Beach CBSA had mixed results; while tourism suffered, some subsectors saw solid sales growth, indicating spending by displaced residents.

The Spartanburg CBSA has struggled to recover.

South Carolina markets and subsectors	Sales Contribution (Pre hurricane)	Sales Growth (Year over Year)		
		Pre hurricane	Landfall	Recovery
Charleston-North Charleston SC	21.3%	6.7%	-20.5%	-0.2%
722-Food Services and Drinking Places	21.3%	18.5%	5.0%	13.6%
541-Professional, Scientific, and Technical Services	12.5%	42.9%	14.8%	21.2%
721-Accommodation	6.6%	-6.1%	-3.9%	-15.2%
711-Performing Arts, Spectator Sports, and Related Industries	5.4%	58.5%	-2.5%	7.2%
519-Web Search Portals, Libraries, Archives, and Other Information Services	4.5%	11.6%	0.5%	18.5%
424-Merchant Wholesalers, Nondurable Goods	3.8%	-21.7%	-43.6%	-23.1%
561-Administrative and Support Services	3.7%	114.3%	-25.0%	34.5%
423-Merchant Wholesalers, Durable Goods	3.6%	18.6%	-9.7%	13.2%
457-Gasoline Stations and Fuel Dealers	3.4%	31.1%	27.5%	27.0%
811-Repair and Maintenance	3.4%	7.1%	-7.9%	1.0%
812-Personal and Laundry Services	3.1%	24.9%	21.0%	26.6%
441-Motor Vehicle and Parts Dealers	3.1%	8.3%	-13.3%	11.5%
444-Building Material and Garden Equipment and Supplies Dealers	3.0%	8.3%	5.5%	28.1%
532-Rental and Leasing Services	2.9%	31.8%	-29.4%	16.7%
445-Food and Beverage Retailers	2.6%	11.7%	8.0%	16.6%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	2.5%	-17.5%	0.3%	39.2%

Greenville-Anderson SC	20.7%	3.2%	-39.2%	4.6%
722-Food Services and Drinking Places	15.3%	-2.8%	-33.0%	-2.9%
541-Professional, Scientific, and Technical Services	11.4%	15.0%	-31.1%	23.1%
524-Insurance Carriers and Related Activities	11.4%	22.6%	-25.6%	7.3%
423-Merchant Wholesalers, Durable Goods	9.1%	16.4%	-34.9%	30.8%
457-Gasoline Stations and Fuel Dealers	6.3%	4.8%	-30.4%	-15.4%
811-Repair and Maintenance	4.8%	-0.7%	-58.0%	-13.8%
721-Accommodation	4.1%	8.3%	23.1%	37.7%
561-Administrative and Support Services	3.3%	53.8%	-50.4%	4.3%
424-Merchant Wholesalers, Nondurable Goods	2.9%	-6.5%	-16.2%	-9.3%
519-Web Search Portals, Libraries, Archives, and Other Information Services	2.9%	-29.8%	0.3%	10.3%
455- General Merchandise Retailers	2.8%	55.8%	-38.7%	33.3%
441-Motor Vehicle and Parts Dealers	2.7%	3.8%	-45.4%	-4.5%
444-Building Material and Garden Equipment and Supplies Dealers	2.5%	-11.2%	-9.1%	56.6%
445-Food and Beverage Retailers	2.4%	4.7%	-43.0%	-12.1%
484-Truck Transportation	2.0%	-56.8%	-56.5%	0.3%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	1.9%	-18.2%	-65.5%	-44.7%
Columbia SC	12.5%	10.1%	-18.5%	8.2%
722-Food Services and Drinking Places	18.5%	20.5%	16.4%	22.3%
524-Insurance Carriers and Related Activities	10.8%	1.5%	-20.4%	28.5%
541-Professional, Scientific, and Technical Services	10.0%	60.5%	11.3%	6.3%
423-Merchant Wholesalers, Durable Goods	7.9%	29.4%	-10.6%	11.9%
721-Accommodation	5.8%	29.7%	55.0%	160.4%
457-Gasoline Stations and Fuel Dealers	5.2%	-20.3%	-5.9%	-20.2%
811-Repair and Maintenance	4.5%	28.8%	1.9%	18.6%
445-Food and Beverage Retailers	3.4%	6.0%	7.1%	21.5%
455- General Merchandise Retailers	3.3%	58.8%	18.0%	31.3%
441-Motor Vehicle and Parts Dealers	3.1%	-16.2%	-21.3%	19.0%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	2.6%	11.2%	-32.0%	-18.3%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.5%	3.2%	-7.5%	20.5%
484-Truck Transportation	2.5%	-15.4%	-20.9%	-8.0%
456-Health and Personal Care Retailers	2.3%	5.4%	-18.8%	14.8%
812-Personal and Laundry Services	2.3%	6.9%	-16.7%	25.9%
Myrtle Beach-Conway-North Myrtle Beach SC	10.9%	8.6%	-4.2%	-2.9%
722-Food Services and Drinking Places	23.4%	4.8%	-3.8%	-4.6%
721-Accommodation	11.7%	26.3%	7.4%	25.1%
541-Professional, Scientific, and Technical Services	8.8%	30.6%	15.6%	10.3%
711-Performing Arts, Spectator Sports, and Related Industries	7.1%	-14.5%	-3.2%	-5.5%

561-Administrative and Support Services	6.1%	69.8%	-11.3%	20.0%
713-Amusement, Gambling, and Recreation Industries	5.1%	4.5%	5.2%	20.0%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	4.3%	19.1%	31.1%	7.9%
519-Web Search Portals, Libraries, Archives, and Other Information Services	3.8%	25.2%	85.9%	59.6%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	3.4%	11.6%	11.7%	6.9%
441-Motor Vehicle and Parts Dealers	3.1%	3.1%	-17.1%	-15.3%
811-Repair and Maintenance	2.7%	-8.3%	13.7%	15.2%
457-Gasoline Stations and Fuel Dealers	2.7%	-4.2%	-7.7%	-4.6%
444-Building Material and Garden Equipment and Supplies Dealers	2.4%	20.3%	-0.4%	16.4%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	2.3%	-15.5%	-17.6%	-19.9%
812-Personal and Laundry Services	2.1%	4.5%	-0.7%	13.9%
445-Food and Beverage Retailers	1.9%	4.7%	1.5%	5.2%

Spartanburg SC	4.9%	-11.2%	-12.6%	-14.0%
424-Merchant Wholesalers, Nondurable Goods	21.0%	78.1%	14.7%	19.6%
722-Food Services and Drinking Places	18.2%	4.4%	-52.3%	-3.9%
541-Professional, Scientific, and Technical Services	11.1%	38.1%	-31.7%	-15.2%
423-Merchant Wholesalers, Durable Goods	8.1%	-4.1%	-79.2%	-55.3%
457-Gasoline Stations and Fuel Dealers	7.3%	-7.9%	7.2%	-1.4%
811-Repair and Maintenance	4.5%	14.4%	-56.1%	9.7%
445-Food and Beverage Retailers	3.9%	17.4%	-41.7%	-20.4%
721-Accommodation	3.8%	37.3%	-7.8%	78.6%
444-Building Material and Garden Equipment and Supplies Dealers	2.8%	-20.1%	-54.3%	12.3%
456-Health and Personal Care Retailers	2.7%	63.0%	-20.1%	14.2%
455- General Merchandise Retailers	2.3%	18.5%	-66.0%	11.0%
812-Personal and Laundry Services	2.2%	20.0%	-69.7%	12.3%
441-Motor Vehicle and Parts Dealers	2.1%	-34.6%	-78.9%	-56.1%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	1.6%	-0.8%	-66.1%	-40.3%
524-Insurance Carriers and Related Activities	1.4%	40.2%	32.9%	-36.6%

Georgia Markets

The Atlanta CBSA experienced robust small business sales growth during the recovery week following Hurricane Helene. Many service providers, including Professional Services, Insurance Carriers, Trade Contractors, and Trucking, saw significant increases in demand as they assisted affected areas statewide.

In contrast, the Savannah CBSA, reliant on tourism and hospitality, did not see a substantial influx of displaced residents post-landfall. However, retail sectors did experience a sales boost. Conversely, small businesses in Augusta and Valdosta, GA, faced steep sales declines and have been slower to recover.

Georgia markets and subsectors	Sales Contribution (Pre hurricane)	Sales Growth (Year over Year)		
		Pre hurricane	Landfall	Recovery
Atlanta-Sandy Springs-Alpharetta GA	67.8%	5.1%	-15.3%	7.3%
722-Food Services and Drinking Places	18.3%	0.0%	-8.3%	1.1%
541-Professional, Scientific, and Technical Services	8.9%	5.8%	9.5%	39.5%
621-Ambulatory Health Care Services	7.4%	5.3%	-17.3%	0.0%
238-Specialty Trade Contractors	6.2%	1.2%	-22.0%	6.0%
423-Merchant Wholesalers, Durable Goods	5.8%	0.8%	-22.0%	1.2%
721-Accommodation	5.0%	7.1%	-1.4%	0.6%
524-Insurance Carriers and Related Activities	4.8%	31.1%	-8.9%	44.6%
445-Food and Beverage Retailers	3.8%	4.3%	0.5%	1.4%
484-Truck Transportation	3.6%	21.4%	23.3%	21.7%
561-Administrative and Support Services	3.0%	-13.4%	-28.2%	20.7%
424-Merchant Wholesalers, Nondurable Goods	2.8%	9.3%	28.4%	7.4%
812-Personal and Laundry Services	2.7%	3.3%	-15.4%	15.8%
811-Repair and Maintenance	2.7%	-2.5%	-21.1%	0.7%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	2.5%	15.3%	-8.4%	22.8%
711-Performing Arts, Spectator Sports, and Related Industries	2.4%	50.7%	-64.8%	11.5%
444-Building Material and Garden Equipment and Supplies Dealers	2.0%	3.9%	23.2%	3.7%
441-Motor Vehicle and Parts Dealers	2.0%	-7.6%	-10.7%	-2.2%
457-Gasoline Stations and Fuel Dealers	2.0%	-8.1%	-14.3%	-7.2%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	1.9%	9.3%	-4.4%	16.0%
455- General Merchandise Retailers	1.8%	7.9%	13.4%	4.9%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	1.7%	14.1%	1.2%	13.3%
456-Health and Personal Care Retailers	1.6%	30.3%	14.8%	36.3%
813-Religious, Grantmaking, Civic, Professional, and Similar Organizations	1.3%	2.1%	-21.1%	59.0%
713-Amusement, Gambling, and Recreation Industries	1.2%	-0.9%	-26.2%	34.4%
532-Rental and Leasing Services	1.2%	112.9%	81.3%	186.3%
Savannah GA	4.5%	-0.9%	-27.5%	-0.8%
722-Food Services and Drinking Places	23.1%	5.4%	-4.8%	7.4%
721-Accommodation	18.3%	-10.5%	-4.7%	-7.6%
621-Ambulatory Health Care Services	6.9%	8.4%	-40.7%	0.0%
541-Professional, Scientific, and Technical Services	6.1%	-4.5%	-28.8%	25.3%
238-Specialty Trade Contractors	5.6%	10.5%	-31.5%	-1.0%
445-Food and Beverage Retailers	5.5%	9.9%	-12.8%	10.6%
444-Building Material and Garden Equipment and Supplies Dealers	3.5%	4.3%	22.2%	42.3%
812-Personal and Laundry Services	3.4%	16.6%	-20.9%	11.7%
423-Merchant Wholesalers, Durable Goods	2.9%	7.3%	-14.3%	-9.9%

458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	2.8%	56.3%	-23.8%	40.9%
441-Motor Vehicle and Parts Dealers	2.3%	3.7%	-54.5%	2.9%
457-Gasoline Stations and Fuel Dealers	2.3%	11.5%	4.2%	3.5%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.0%	17.9%	-29.7%	4.1%
811-Repair and Maintenance	2.0%	-6.6%	-58.2%	-11.9%
456-Health and Personal Care Retailers	1.6%	25.6%	-48.3%	-3.7%

Rural Areas Combined, GA	4.5%	-0.3%	-24.0%	8.7%
722-Food Services and Drinking Places	21.6%	-3.7%	-33.2%	-10.7%
457-Gasoline Stations and Fuel Dealers	14.4%	6.2%	-26.0%	-7.6%
445-Food and Beverage Retailers	9.3%	15.6%	-18.4%	3.4%
444-Building Material and Garden Equipment and Supplies Dealers	6.5%	10.3%	38.7%	53.4%
238-Specialty Trade Contractors	6.0%	-29.9%	-28.2%	-19.1%
721-Accommodation	5.8%	17.0%	20.8%	41.4%
621-Ambulatory Health Care Services	4.6%	7.7%	-38.4%	0.0%
541-Professional, Scientific, and Technical Services	4.0%	20.8%	-37.0%	87.9%
423-Merchant Wholesalers, Durable Goods	3.0%	-19.1%	-8.5%	9.4%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.6%	5.4%	-34.6%	-3.4%

Augusta-Richmond County GA-SC	3.3%	8.3%	-68.7%	-22.5%
722-Food Services and Drinking Places	18.0%	4.7%	-74.7%	-29.0%
621-Ambulatory Health Care Services	8.5%	30.8%	-64.0%	0.0%
457-Gasoline Stations and Fuel Dealers	7.8%	-11.4%	-53.1%	-14.4%
238-Specialty Trade Contractors	7.5%	3.5%	-87.7%	-9.3%
541-Professional, Scientific, and Technical Services	7.2%	16.9%	-57.3%	-46.5%
721-Accommodation	6.5%	-0.8%	-45.1%	99.1%
423-Merchant Wholesalers, Durable Goods	5.0%	56.1%	-72.7%	-14.4%
811-Repair and Maintenance	3.4%	-27.7%	-78.9%	-87.3%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	3.0%	64.4%	-64.9%	-79.3%
441-Motor Vehicle and Parts Dealers	3.0%	37.5%	-63.6%	-34.0%

Macon-Bibb County GA	1.9%	17.6%	-21.1%	12.1%
722-Food Services and Drinking Places	17.2%	10.1%	1.9%	8.8%
524-Insurance Carriers and Related Activities	13.7%	74.7%	-11.8%	66.5%
423-Merchant Wholesalers, Durable Goods	9.7%	17.0%	-33.9%	38.6%
621-Ambulatory Health Care Services	8.0%	18.3%	-14.9%	0.0%
721-Accommodation	6.2%	28.1%	38.2%	43.3%
441-Motor Vehicle and Parts Dealers	5.8%	-5.8%	-17.7%	36.5%
238-Specialty Trade Contractors	5.3%	25.3%	-45.9%	-29.2%
444-Building Material and Garden Equipment and Supplies Dealers	4.5%	-3.8%	62.4%	0.6%

445-Food and Beverage Retailers	4.4%	23.9%	7.9%	11.0%
457-Gasoline Stations and Fuel Dealers	4.4%	8.2%	-6.2%	-1.6%
541-Professional, Scientific, and Technical Services	3.6%	42.0%	-11.0%	
Valdosta GA	1.1%	15.0%	-59.8%	2.2%
722-Food Services and Drinking Places	21.3%	5.1%	-63.3%	-3.3%
457-Gasoline Stations and Fuel Dealers	12.2%	20.5%	-55.3%	-3.4%
721-Accommodation	9.6%	-2.8%	4.4%	65.8%
621-Ambulatory Health Care Services	9.3%	18.2%	-77.1%	0.0%
541-Professional, Scientific, and Technical Services	8.5%	70.9%	-46.7%	-9.4%
445-Food and Beverage Retailers	7.0%	7.3%	-55.4%	-26.3%
238-Specialty Trade Contractors	6.9%	50.3%	-85.7%	20.3%
424-Merchant Wholesalers, Nondurable Goods	3.4%	-6.5%	-84.2%	-10.5%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	3.2%	21.8%	-41.9%	-15.5%
441-Motor Vehicle and Parts Dealers	3.1%	-9.3%	-71.7%	-3.5%
444-Building Material and Garden Equipment and Supplies Dealers	2.9%	11.8%	-22.4%	19.8%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	2.6%	79.4%	-74.6%	-19.4%

Florida Markets

Small businesses in markets along the mid and southern Florida gulf coast did well in the days after Hurricane Helene. Northern panhandle markets like Tallahassee and adjacent areas received a more direct blow from Helene as the storm came ashore.

The Miami CBSA was spared any appreciable impact from Helene. Results at small businesses during the recovery period have reflected strong sales growth in service-oriented subsectors that were likely called upon to assist damaged and disrupted areas in the state. Small business retail, restaurants, and hotels did not perform as well in the market, probably due to reduced tourism and business travel from consumers who avoided the state.

Cities like Tampa, Sarasota and Orlando sustained high winds and heavy rain from Helene which created flood conditions. The coastal cities also had to deal with storm surge that created more severe flooding. All of these cities experienced a significant boost in sales for small business trade contractors, professional services and ambulatory health care services to assist in recovery.

The Tallahassee CBSA suffered a direct hit from the storm, yet small business sales recovery in the days following appeared to be strong for many subsectors. Restaurant, gasoline station, and food & beverage retailer sales growth were sluggish in the aftermath of the storm, but small business providers for specialty trade contracting, hotels, ambulatory health care and even durable goods showed resilient sales growth during the week following the storm.

Sales Growth (Year over Year)

Florida markets and subsectors	Sales Contribution (Pre hurricane)	Pre hurricane	Landfall	Recovery
Miami-Fort Lauderdale-Pompano Beach	36.3%	4.5%	-10.5%	2.6%
722-Food Services and Drinking Places	10.9%	-0.3%	-0.2%	-8.6%
541-Professional, Scientific, and Technical Services	9.2%	18.7%	-1.3%	24.6%
621-Ambulatory Health Care Services	7.7%	4.7%	-10.8%	2.7%
238-Specialty Trade Contractors	7.0%	2.9%	-0.8%	4.7%
423-Merchant Wholesalers, Durable Goods	6.7%	-0.2%	0.2%	11.4%
445-Food and Beverage Retailers	4.6%	9.7%	10.9%	9.5%
424-Merchant Wholesalers, Nondurable Goods	4.5%	-2.2%	-8.4%	-6.9%
561-Administrative and Support Services	4.3%	-6.2%	-13.7%	29.2%
524-Insurance Carriers and Related Activities	4.2%	28.1%	-15.0%	18.6%
721-Accommodation	3.3%	11.9%	14.3%	-0.1%
457-Gasoline Stations and Fuel Dealers	3.1%	-2.6%	-7.7%	-3.2%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	2.7%	4.7%	-1.0%	-4.9%
456-Health and Personal Care Retailers	2.6%	14.3%	17.6%	20.6%
812-Personal and Laundry Services	2.5%	1.6%	-8.8%	4.1%
484-Truck Transportation	2.4%	10.9%	-0.9%	7.0%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.2%	2.3%	-0.9%	-0.3%
441-Motor Vehicle and Parts Dealers	2.2%	2.8%	1.1%	5.0%
713-Amusement, Gambling, and Recreation Industries	2.0%	50.3%	-17.5%	19.7%
444-Building Material and Garden Equipment and Supplies Dealers	1.9%	13.1%	21.4%	10.5%
449-Furniture, Home Furnishings, Electronics, and Appliance Retailers	1.9%	5.7%	3.2%	-0.4%
532-Rental and Leasing Services	1.4%	5.7%	2.0%	-10.3%
711-Performing Arts, Spectator Sports, and Related Industries	1.4%	30.1%	10.9%	31.2%
455- General Merchandise Retailers	1.1%	31.5%	22.0%	-0.4%
488-Support Activities for Transportation	1.1%	7.6%	9.4%	19.1%
Tampa-St. Petersburg-Clearwater FL	13.3%	9.3%	-29.7%	13.3%
722-Food Services and Drinking Places	13.7%	7.6%	-6.9%	7.7%
238-Specialty Trade Contractors	10.7%	12.6%	-25.7%	46.6%
541-Professional, Scientific, and Technical Services	8.5%	10.1%	-28.9%	20.7%
621-Ambulatory Health Care Services	7.5%	-7.6%	-39.2%	3.7%
524-Insurance Carriers and Related Activities	7.2%	112.4%	20.4%	242.1%
423-Merchant Wholesalers, Durable Goods	6.7%	22.3%	4.7%	30.9%
445-Food and Beverage Retailers	4.7%	30.8%	-7.9%	21.8%
721-Accommodation	3.9%	2.7%	21.5%	15.3%
424-Merchant Wholesalers, Nondurable Goods	3.5%	49.8%	69.7%	34.6%
561-Administrative and Support Services	3.3%	22.0%	5.7%	30.6%

Orlando-Kissimmee-Sanford FL	13.1%	-5.0%	-20.0%	9.5%
722-Food Services and Drinking Places	14.7%	2.1%	-5.0%	-2.3%
238-Specialty Trade Contractors	9.9%	14.5%	-15.4%	14.7%
531-Real Estate	9.7%	-54.2%	-51.0%	7.3%
541-Professional, Scientific, and Technical Services	8.5%	19.6%	-7.7%	21.2%
721-Accommodation	5.9%	0.0%	-7.7%	-5.6%
621-Ambulatory Health Care Services	5.6%	-2.0%	-16.6%	11.2%
445-Food and Beverage Retailers	4.3%	10.1%	-2.3%	6.6%
423-Merchant Wholesalers, Durable Goods	4.2%	19.4%	1.1%	21.1%
561-Administrative and Support Services	3.9%	35.4%	17.8%	24.7%
441-Motor Vehicle and Parts Dealers	3.3%	18.0%	-1.0%	7.5%

North Port-Sarasota-Bradenton FL	4.7%	10.9%	-29.3%	-3.6%
238-Specialty Trade Contractors	12.7%	9.6%	-34.0%	31.2%
722-Food Services and Drinking Places	11.5%	7.8%	-20.7%	-7.0%
524-Insurance Carriers and Related Activities	8.5%	91.0%	21.5%	21.9%
541-Professional, Scientific, and Technical Services	7.0%	-1.4%	-23.2%	23.8%
621-Ambulatory Health Care Services	6.6%	10.4%	-38.7%	7.8%
711-Performing Arts, Spectator Sports, and Related Industries	4.7%	16.3%	-42.2%	-14.4%
561-Administrative and Support Services	4.5%	26.5%	5.3%	39.3%
721-Accommodation	4.5%	19.6%	2.6%	15.6%
423-Merchant Wholesalers, Durable Goods	3.8%	24.8%	-8.0%	49.5%
445-Food and Beverage Retailers	3.7%	40.9%	-11.2%	21.8%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	3.1%	19.0%	-29.3%	24.6%
424-Merchant Wholesalers, Nondurable Goods	2.7%	-40.1%	-5.8%	-39.4%
444-Building Material and Garden Equipment and Supplies Dealers	2.0%	57.4%	2.7%	79.1%

Tallahassee FL	1.8%	20.5%	-35.0%	7.5%
524-Insurance Carriers and Related Activities	19.0%	71.9%	20.1%	54.2%
722-Food Services and Drinking Places	12.9%	20.3%	-44.3%	-7.8%
457-Gasoline Stations and Fuel Dealers	8.8%	58.5%	-38.5%	-16.7%
721-Accommodation	7.4%	60.7%	111.0%	10.8%
238-Specialty Trade Contractors	6.1%	-11.6%	-34.9%	17.0%
445-Food and Beverage Retailers	5.9%	29.5%	-25.6%	0.1%
541-Professional, Scientific, and Technical Services	5.9%	-18.1%	-38.4%	5.5%
621-Ambulatory Health Care Services	5.7%	18.5%	-49.3%	30.4%
444-Building Material and Garden Equipment and Supplies Dealers	4.1%	56.5%	-29.0%	-8.0%
423-Merchant Wholesalers, Durable Goods	3.8%	53.6%	-67.1%	40.5%



Tennessee Markets

Eastern Tennessee markets were the most impacted by Hurricane Helene. There are a lot of very small towns and rural areas in this part of the state. However one of the larger markets in this area is Knoxville, where small businesses appear to have endured the storm relatively well. Specialty trade contractors, Professional Services and ambulatory health care services showed solid growth in the week after landfall. Other industries were more challenged to rebound, like restaurants, rental and leasing services, and some retail.

The smaller market of Sevierville was devastated by flooding and it appears that it will take significant time to recover. Chattanooga small businesses were very resilient in the week after Helene's arrival, with focus also on demand for services to help restore infrastructure. Nashville was sufficiently out of the path of the storm to be able to accelerate recovery period sales growth in a broad variety of subsectors for small business.

Tennessee markets and subsectors	Sales Contribution (Pre hurricane)	Sales Growth (Year over Year)		
		Pre hurricane	Landfall	Recovery
Nashville-Davidson--Murfreesboro--Franklin	36.5%	0.4%	-13.3%	8.5%
722-Food Services and Drinking Places	18.4%	-6.0%	-7.8%	-1.4%
721-Accommodation	10.3%	1.5%	-23.2%	-9.0%
238-Specialty Trade Contractors	6.7%	6.5%	-2.1%	27.1%
621-Ambulatory Health Care Services	6.3%	7.9%	0.5%	10.3%
423-Merchant Wholesalers, Durable Goods	6.3%	-0.7%	-20.0%	25.6%
541-Professional, Scientific, and Technical Services	5.6%	25.6%	-1.8%	50.4%
484-Truck Transportation	4.0%	29.9%	-8.5%	22.3%
445-Food and Beverage Retailers	3.6%	9.0%	6.0%	9.9%
524-Insurance Carriers and Related Activities	3.2%	-26.6%	-10.0%	58.9%
424-Merchant Wholesalers, Nondurable Goods	3.2%	83.6%	31.9%	68.8%
811-Repair and Maintenance	2.8%	0.7%	-7.0%	14.4%
561-Administrative and Support Services	2.7%	9.7%	-2.3%	13.7%
444-Building Material and Garden Equipment and Supplies Dealers	2.7%	12.4%	4.1%	30.7%
441-Motor Vehicle and Parts Dealers	2.6%	-17.1%	-13.6%	-6.7%
459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.4%	10.7%	2.6%	12.0%
812-Personal and Laundry Services	2.1%	-4.3%	-14.0%	13.3%
711-Performing Arts, Spectator Sports, and Related Industries	1.9%	19.2%	15.4%	60.5%
Knoxville TN	11.9%	5.6%	-13.7%	5.6%
423-Merchant Wholesalers, Durable Goods	14.6%	0.0%	-8.0%	22.0%

722-Food Services and Drinking Places	12.1%	-0.6%	-12.3%	-1.6%
721-Accommodation	8.1%	29.8%	-12.5%	3.2%
621-Ambulatory Health Care Services	8.1%	-10.8%	-4.2%	4.7%
238-Specialty Trade Contractors	6.2%	47.0%	-21.8%	64.2%
541-Professional, Scientific, and Technical Services	6.1%	28.8%	10.2%	18.6%
424-Merchant Wholesalers, Nondurable Goods	5.0%	32.8%	16.1%	17.4%
441-Motor Vehicle and Parts Dealers	4.8%	-5.9%	-20.2%	-15.3%
444-Building Material and Garden Equipment and Supplies Dealers	3.3%	-11.3%	-9.9%	10.8%
524-Insurance Carriers and Related Activities	2.8%	39.0%	-20.8%	14.8%
532-Rental and Leasing Services	2.6%	-2.7%	7.6%	-23.6%
Chattanooga TN-GA	9.9%	-17.1%	-15.2%	21.3%
524-Insurance Carriers and Related Activities	17.5%	0.5%	-16.6%	65.2%
722-Food Services and Drinking Places	11.6%	-8.1%	-16.3%	-5.4%
484-Truck Transportation	8.9%	50.2%	-15.2%	107.5%
423-Merchant Wholesalers, Durable Goods	7.3%	-56.4%	-30.3%	-11.5%
611-Educational Services	6.2%	-10.3%	-46.4%	-13.3%
541-Professional, Scientific, and Technical Services	6.0%	75.2%	52.2%	97.4%
238-Specialty Trade Contractors	5.4%	-62.6%	-8.4%	29.9%
621-Ambulatory Health Care Services	4.9%	-9.3%	-17.3%	-2.0%
721-Accommodation	4.1%	11.7%	12.9%	9.0%
457-Gasoline Stations and Fuel Dealers	3.5%	-16.0%	-24.6%	-7.6%
Rural Areas Combined, TN	4.5%	13.3%	-1.9%	21.3%
722-Food Services and Drinking Places	17.2%	2.4%	-6.7%	17.1%
457-Gasoline Stations and Fuel Dealers	14.6%	-2.1%	-14.7%	3.9%
238-Specialty Trade Contractors	14.5%	6.6%	-21.6%	21.5%
445-Food and Beverage Retailers	9.3%	3.9%	0.2%	0.9%
541-Professional, Scientific, and Technical Services	9.0%	175.5%	183.4%	222.6%
621-Ambulatory Health Care Services	4.8%	58.1%	49.7%	76.2%
423-Merchant Wholesalers, Durable Goods	4.6%	31.7%	25.9%	88.3%
444-Building Material and Garden Equipment and Supplies Dealers	4.2%	20.9%	2.6%	31.3%
455- General Merchandise Retailers	3.6%	22.6%	9.9%	29.4%
Sevierville TN	4.5%	-13.0%	-37.5%	-33.4%
711-Performing Arts, Spectator Sports, and Related Industries	28.4%	-17.8%	-30.7%	-42.3%
721-Accommodation	26.6%	8.7%	-37.6%	-22.7%
722-Food Services and Drinking Places	13.4%	1.2%	-24.6%	-17.7%
713-Amusement, Gambling, and Recreation Industries	9.1%	10.0%	-28.8%	-13.3%
458-Clothing, Clothing Accessories, Shoe, and Jewelry Retailers	2.8%	20.1%	-10.2%	-12.3%



459-Sporting Goods, Hobby, Musical Instrument, Book, and Miscellaneous Retailers	2.5%	1.3%	-23.4%	-18.0%
423-Merchant Wholesalers, Durable Goods	2.5%	-45.0%	-56.0%	-61.5%
455- General Merchandise Retailers	2.4%	-81.2%	-84.8%	-86.2%