

Hurricane Resources

Our community is working together to bring in the resources that you need. There are many resources that are available to our businesses. Florida Commerce Emergency bridge loans are available providing short term zero interest loans to help bridge the gap between the time a disaster impacts a business and when the business has secured longer term recovery funding. Florida Small Business Development Corporation (SBDC) has an important assessment for businesses to fill out to determine the needs in the area. They also have a bridge loan available. The deadline to apply for this is December 4, 2024. FEMA is also offering disaster assistance. Please see links below. There is also a link below to the COAD (Community Organization Active in a Disaster). This is Charlotte County's Community Hurricane Relief Fund. We live in a community that comes together in a time of need. Where neighbors are helping neighbors. As devastating as these storms have been, it has brought our community together.

- Florida Commerce Emergency Bridge Loans: [FL Commerce Bridge Loans](http://www.floridacommerce.my.site.com/rebuildfloridabusinessloanfund/)
www.floridacommerce.my.site.com/rebuildfloridabusinessloanfund/
- Florida SBDC Emergency Bridge Loans: [Hurricane Milton - Florida SBDC](http://www.floridasbdc.com/milton/)
www.floridasbdc.com/milton/
- Business Damage Assessment Survey: [Business Damage Assessments Survey](http://www.floridadisaster.biz/).
www.floridadisaster.biz/
- Small Business Administration (SBA) loans and support [MySBA Loan Portal](https://www.sba.gov/my-sba)
- FEMA Assistance -Disaster Recovery - [Disaster Assistance](https://www.fema.gov/disaster/assistance)
- Charlotte County Emergency Hurricane Relief Fund: [Donate \(coadfl.org\)](http://www.coadfl.org)
www.coadfl.org
- United Way of Charlotte County Relief Fund: www.unitedwayccfl.org

Resource for food and beverage workers in need of financial assistance, [Southern Smoke Foundation](https://southern-smoke.org/). Financial assistance is available nationwide and Gulf Coast funded relief for workers in Charlotte, Sarasota, and DeSoto Counties.

Individuals may receive up to \$1,000, and families may be eligible for up to \$1,200. Southern Smoke provides a simple [application process](https://southern-smoke.org/application-process/) and outlines requirements for funding on its website, assigning all applicants with a case manager for support.

Business Resources:

- **Lee Health – Helpful Links:** <https://www.leehealth.org/emergency-preparedness/resources-helpful-links>
- **D.I.S. Tech Services** - If you need help with damaged network, server, or computer systems at your business, contact D.I.S. Tech Services at 941-867-9772. We can evaluate the damage and see if we can get your business back online, even temporarily, until you receive equipment from your providers.
- **Holden Roofing** - Call (941) 303-0515 for any of your roofing needs.
- **Mighty Dog Roofing** – Call (941) 239.771.3401. Mighty Dog Roofing can also offer roof inspections for folks that might have concerns about the condition of their

roofs. It's complimentary service and can just give peace of mind in these unsettling times. We look forward to helping anyway we can.

- We have close to one hundred 8x16 portable storage containers ready to be delivered today to Punta Gorda and the surrounding areas. These units are perfect for storing items for your home or business and protecting them from further damage while construction and repairs are being done. We also have 8x16 airconditioned portable office style units for anyone whose business or home office was damaged, and they are needing office space to work. Please contact

StoragePup - Tara at (941) 347-8176 for more details.

ServPro - In response to Hurricanes Milton and Helene, additional SERVPRO crews are arriving in storm-affected communities across the Southeast, and additional phone representatives are assisting with your calls. However, due to the surge in call volume, we are experiencing longer-than-usual wait times. **Please continue to hold – we will be with you as soon as possible.** You may also request help online and a representative will contact you as soon as possible. Call 941.575.5910. www.servpro.com

- **Marine Contracting Group** -

Residential and commercial seawall, dock and boat lift damage assessments and no obligation repair and restoration estimates. 941-505-0221

- **Charlotte Plumbing** - We have been supporting our customers with repairs from the storm and have a team who are focused on helping people get back on their feet.

Call 941-625-9981 and our website www.charlotte.plumbing

- Plumbing Services | Port Charlotte, FL | Charlotte Plumbing

- Our business would be happy to go out and check homes for seasonal homeowners or vacation or rental homeowners who are away and unable to determine the condition of their homes after this storm. **Lawn and Property Care LLC, (LPC)**. LPC is Your Trusted Home Watch Expert. We are insured, bonded, and Certified Home Watch Reporters. We are members of the Home Watch Network. We serve Punta Gorda and the Burnt Store Road Corridor. We provide full reports and pictures so you can have peace of mind.

lpchomewatch@yahoo.com

<http://www.lpchomewatch.com>

- **Freshcoat Painters** – [239-842-9160](tel:239-842-9160)

U.S. Small Business Administration

Private Non Profit Organizations SBA and FEMA Disaster Assistance

The Disaster Mitigation Act of 2000 (Public Law 106-390), enacted on October 30, 2000, mandated certain changes in the way Federal financial assistance is delivered to Private Non Profit (PNP) organizations that provide services of a governmental nature. Prior to enactment of the Disaster Mitigation Act of 2000, under a disaster declaration for “Public Assistance” all PNPs that provide services of a governmental nature applied directly to Federal Emergency Management Agency (FEMA) for grant assistance. SBA’s disaster loan program

was not activated as a result of such declarations.

Now when the President declares a major disaster that includes, or is limited to, public assistance, a private non profit facility which provides non-critical services of a governmental nature must first apply for disaster assistance from SBA, and exhaust SBA loan assistance, or be declined by SBA before it can seek grant assistance for permanent repairs and/or replacements from the FEMA. (Except that expenses related to debris removal or emergency measures taken to protect their facilities or employees may be reimbursed from FEMA without regard to the availability of an SBA disaster loan.)

PNPs which provide services of a governmental nature and are deemed critical may apply directly to FEMA for uninsured disaster-related expenses and/or disaster-related damages to the facility.

FEMA defines critical services as:

Fire and emergency services Electric power

Water supply & some irrigation Telephone communications

Sewer & wastewater treatment Direct medical care

FEMA defines non-critical services as:

Museums Educational facilities

Zoos Custodial care facilities

Libraries Alcohol & Drug rehabilitation

Community centers Battered Spouse Programs

Homeless shelters Low-income housing

Shelter workshops Food programs for the needy

Senior Citizen Centers Daycare centers for special needs

For additional information you should contact SBA at (1-800- 659-2955) or

FEMA at 1-800-621-FEMA.

The Florida SBDC Mobile Assistance Center

(MAC) will be stationed at the Port Charlotte

Town Center Mall on the following dates:

- Friday, October 18, 2024 - 11am to 4pm
- Saturday, October 19, 2024 - 11am to 4pm
- Sunday, October 20, 2024 - 12pm to 5pm

Free Insurance Help

- The Florida Division of Consumer Services assists insurance consumers in the aftermath of a disaster.

Visit myfloridacfo.com/division/consumers/storm/resources or call the insurance consumer helpline: 1-877-693-5236, 8 a.m. – 5 p.m.

- United Policyholders is a nonprofit consumer advocacy group that offers guidance on navigating claims and purchasing appropriate insurance. They do not sell insurance or take money from insurance companies.

Visit www.uphelp.org/Helene

Free Legal Services

- Florida Rural Legal Services is a nonprofit law firm that provides free civil legal assistance to low-income individuals, families, and vulnerable populations including the elderly, Veterans, and victims of crime. Services include assistance with insurance claims, proof of ownership, property disputes, disaster benefits, and legal papers lost in the storm. visit frls.org or call 1-888-582-3410.

Permitting

Work That Can Be Completed Without a Permit

Charlotte County encourages residents to begin recovery efforts as soon as possible. To streamline the rebuilding process and prevent delays, the Charlotte County Community Development Department is providing guidelines for work that may be completed without the need for a permit.

The following work does not require a permit:

- Removal of debris from on or inside a structure.
- Minor demolition to prevent injury or prevent further damage to buildings. This includes removal of drywall that has been affected by flood water.
- Structural shoring and bracing.
- Repair of minor water leaks that do not involve structural, mechanical, or electrical systems.
- Previously permitted fences destroyed by the storm may be re-installed, like for like, in the exact same location, except for fences used as a pool enclosure. Pool enclosure fence replacements must be reviewed for compliance with pool safety requirements.

While these activities can begin immediately, residents should ensure that their recovery efforts comply with the Florida Building Code, any other applicable County codes, and safety standards.

If you are unsure whether your project requires a permit, or if additional information is needed, visit www.CharlotteCountyFL.gov/permits or contact Community Development at 941-743-1201 or BuildingConstruction@CharlotteCountyFL.gov.

NEWS RELEASE

Disaster Unemployment Assistance

CHARLOTTE COUNTY, Fla. (Oct. 16, 2024) – Charlotte County businesses and residents whose employment or self-employment was lost or interrupted as a direct result of Hurricane Milton and are not eligible for regular state or federal Reemployment Assistance benefits can apply for Disaster Unemployment Assistance (DUA).

Florida Commerce is accepting applications from eligible residents whose employment or self-employment was lost or interrupted due to Hurricane Milton are encouraged to submit a claim at FloridaJobs.org.

DUA is available to those who are ineligible to receive federal or state Reemployment Assistance benefits and the individual meets one of the following requirements:

- Is unemployed as a direct result of the major disaster;
- Was scheduled to start employment but was unable to as a direct result of the major disaster;
- Is unable to reach their job or self-employment location because the individual has to travel through an affected area and is prevented from doing so as a direct result of the major disaster;
- Has become the primary breadwinner because the head of the household died as a direct result of the major disaster; or
- Is unable to work because of an injury that was a direct result of the major disaster.

DUA is available for weeks of unemployment beginning October 6, 2024, through April 12, 2025, as long as the individual's unemployment continues to be a result of the disaster in the designated disaster areas. The deadline to submit a claim for DUA benefits is no later than December 10, 2024.

To file a claim, go to www.FloridaJobs.org and select "File a Claim", visit a local CareerSource Career Center, or call 1-800-385-3920. Customer service representatives are available Monday through Friday from 8:00 a.m. to 5:00 p.m. For DUA claims information, call 1-833-FL-APPLY (1-833-352-7759) to speak with a representative.

For recovery information, call the Charlotte County Emergency Operations Center at 941-833-4000 from 8 a.m.-5 p.m. Monday-Friday or visit www.CharlotteCountyFL.gov/storm.

Follow Charlotte County Emergency Management for important emergency information

at www.charlottecountyfl.gov/em, www.facebook.com/oemcharlottecounty, and www.x.com/ccoem.

NEWS RELEASE

Operation Blue Roof Available to Residents Impacted by Hurricane Milton

CHARLOTTE COUNTY, Fla. (Oct. 16, 2024) – The U.S. Army Corps of Engineers has opened Operation Blue Roof in Charlotte through Tuesday, Nov. 5.

This program is a free service for homeowners and permanently occupied rental properties, providing fiber-reinforced, industrial strength sheeting to protect storm-damaged roofs until homeowners can make permanent repairs.

Residents impacted by Hurricane Milton can sign up for this no-cost service by visiting bluroof.gov, calling 888-ROOF-BLU (888-766-3258).

For recovery information, call the Charlotte County Emergency Operations Center at 941-833-4000 from 8 a.m.-5 p.m. Monday-Friday or visit www.CharlotteCountyFL.gov/storm.

Follow Charlotte County Emergency Management for important emergency information

at www.charlottecountyfl.gov/em, www.facebook.com/oemcharlottecounty,
and www.x.com/ccoem.