



Post-Hurricane Milton – Resources 10/18/2024

Florida, including Indian River County, received a disaster declaration for Hurricane Milton from the Federal Emergency Management Agency (FEMA). Indian River County residents may now apply for federal and state disaster assistance for physical and economic losses resulting from Hurricane Milton.

Indian River County government also has a list of resources available for residents, listed on their [website](#) or go to their home page, www.indianriver.gov, and click the link at the top of the page.

For Business

[FL Small Business Emergency Bridge Loan Program - FloridaJobs.org/EBL](#)

- Short-term, zero-interest loan of up to \$50,000 for small businesses (less than 100 employees)
 - Agriculture and aquaculture small businesses can apply for up to \$100,000
 - Citrus and cattle operations can apply for loans of up to \$150,000.
- Used for economic injury or physical damage due to Hurricane Milton
- Loan must be repaid within 1-year, from insurance proceeds, federal or commercial loan or other means
- Application window is open **now through 12/4/2024**, or until funds are expended
- More info: 833-832-4494 Mon-Thurs, 9a to 6p, and Fri 8a-4p; or EmergencyBridgeLoan@commerce.fl.gov

[Business Damage Assessment Survey - FloridaDisaster.biz](#)

- Business owners can self-report physical and economic damage
- Allow the state to expedite Hurricane Milton recovery efforts by gathering data and assessing the needs of impacted businesses.
- More info: private sector hotline at 850-815-4925 Mon-Fri 8a to 5p; or email ESF18@em.myflorida.com.

[U.S. Small Business Administration \(SBA\) Disaster Assistance Loan](#)

Business and home loans available, with terms up to a maximum of 30 years; businesses with credit available elsewhere have a maximum 7-year term

NOTE: as of 10/18/24, SBA Disaster Loan funds are expended. Congress has the option to re-allocate funds for this program. However, they are currently in recess and don't re-convene until after the Nov. 5 election. The Speaker of the House is not calling a Special-Call meeting to re-allocate funds.

SBA reps say to go ahead and submit an application, so you can be in the “queue” once the funding is available.

- Physical Disaster Loans
 - Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment
 - Businesses of any size are eligible
 - Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible
 - Business loans available up to \$2,000,000
 - **Deadline for Physical Damage loan filing 12/10/2024**
- Economic Injury Disaster Loans (EIDL)
 - Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes
 - To meet ordinary and necessary financial obligations that cannot be met as a direct result of the disaster
 - EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere
 - EIDL loans available up to \$2,000,000
 - **Deadline for Economic Injury filing 07/11/2025**
- Can apply for loans for both physical damage and economic damage; the limit is \$2,000,000 for the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster.
- Applications for disaster loans may be submitted online using the MySBA Loan Portal: <https://lending.sba.gov>.
- Contact the SBA Disaster Assistance Customer Service Center at: Phone: 800-659-2955 or disastercustomerservice@sba.gov

Heart on Main Street

- Provides natural disaster relief grants to eligible independent retailers based on an as needed basis
- Eligible to apply within one year of experiencing a federally declared natural disaster
- Upload pictures of damage plus insurance docs; describe how you would use a grant from Heart On Main Street to offset the effects of the disaster.
- <https://www.heartonmainstreet.org/natural-disaster-relief>; or contact@heartonmainstreet.org

For Residential

FEMA - Individuals and Households Program

Can apply:

- Online at: <https://www.disasterassistance.gov/>
- On the FEMA Mobile App
- By phone: 800-621-3362, open 7a to 10p, seven days a week; or email them at: AskIA@fema.dhs.gov
- FEMA reps are at the county's Intergenerational (IG) Center on Oslo Road and 20th Ave.

Operation Blue Roof Program

Free roof tarping: visit BlueRoof.gov or call 888-766-3258. Eligible residents can now apply through Tuesday, Nov 5. Operated by the U.S. Army Corps of Engineers

U.S. Small Business Administration (SBA)

NOTE: as of 10/18/24, SBA Disaster Loan funds are expended. Congress has the option to re-allocate funds for this program. However, they are currently in recess and don't re-convene until after the Nov. 5 election. The Speaker of the House is not calling a Special-Call meeting to re-allocate funds.

SBA reps say to go ahead and submit an application, so you can be in the "queue" once the funding is available.

- Home Disaster Loans – Loans to homeowners *or renters* to repair or replace disaster-damaged real estate and personal property, including automobiles.
 - Loans up to \$500,000 for the repair or replacement of real estate
 - \$100,000 to repair or replace personal property, such as clothing, furniture, cars, and appliances damaged or destroyed in a disaster
 - Secondary homes or vacation properties are not eligible for these loans
- Contact SBA's Disaster Assistance Customer Service Center at: 800-659-2955 or disastercustomerservice@sba.gov

United Way of Indian River County

Launched the Disaster Recovery Fund to provide support to communities affected by the storm. Local residents seeking assistance can call 2-1-1, or Indian River County's storm hotline 772-226-4000 from 8a to 5p.

- Food, Clothing, and Household Items: call United Way Mon-Fri, 9a-5p, at 772-567-8900
- Emergency Childcare: call the Early Learning Childcare Coalition at 772-220-1220
- Locating Towed Vehicles: Call 772-978-6240 to locate your vehicle if it was stranded and towed
- Counseling Services: many are facing emotional and psychological challenges as a result of the storm. To support those affected, Mental Health Collaborative is

offering free therapy services to help you navigate this difficult time; call 772-217-3663 to schedule an appointment

- Tarps – call United Way at 772-567-8900, 9a-5p, or order one via their website: <https://unitedwayirc.org/hurricane>; there is no cost

Red Cross

Find Loved Ones After Hurricane Helene or Hurricane Milton

- If you are having trouble connecting with family or friends after Hurricane Helene or Hurricane Milton, Red Cross Reunification Teams may be able to help
- Go to www.redcross.org or call 1-800-RED-CROSS (1-800-733-2767) if you need assistance - 24 hours a day.

Storm Damage Building Permit Exemptions and Procedures

Effective Oct. 14th, 2024 through Jan. 17, 2025, the Indian River County / City of Vero Beach Building Division will not require permits for the repairs listed in the links below. This exemption will *only apply* to damage as the result of the Hurricane and only applies to One and Two-Family Dwellings.

Questions or concerns, please contact the IRC Building Division at 772-226-1260 or 772-226-1275. Click the links below for details and required documents:

[Hurricane Milton Storm Damage Permit Exemption Notice](#)

[Post-disaster Building Permit Procedures](#)

[Hurricane Storm Damage Permit Exemption Affidavit](#)