1. In Florida, red tide is caused by a naturally occurring microscopic alga (a plant-like microorganism) called Karenia brevis or K. brevis.

2. The organism produces a toxin that can affect the central nervous systems of fish, birds, mammals, and other animals.

3. At high concentrations (called blooms), the organism may discolor the water — sometimes red, light or dark green, or brown.

4. Red tides or harmful algal blooms (HABs) occur worldwide. K. brevis is found almost exclusively in the Gulf of Mexico but has been found on the east coast of Florida and off the coast of North Carolina.

5. Red tide blooms can last days, weeks, or months and can also change daily due to wind conditions and water currents. Onshore winds normally bring it near the shore and offshore winds drive it out to sea.

6. Red tide was first officially recorded in Florida in 1844.

7. A red tide bloom needs biology (the organisms), chemistry (natural or man-made nutrients for growth), and physics (concentrating and transport mechanisms). No single factor causes it. Tests are being conducted to see if coastal nutrients enhance or prolong blooms.

8. Red tide can irritate the skin and breathing of some people.

9. Seafood from restaurants and hotels is monitored and is safe to eat. Avoid eating clams and oysters harvested recreationally from red tide waters.

10. Mote Marine Laboratory publishes updated information on beach conditions, including red tide, twice daily. Visit www.mote.org/beaches.

If you have a question or a health problem related to red tide, please call the Florida Poison Control Information Center at:
800-222-1222

Report Fish Kills: 800-636-0511 [FWC]
Red Tide Info & Status Reports: MyFWC.com/RedTide
Red Tide Facts: START1.org
Current Beach Conditions: mote.org/beaches
or call 941-BEACHES (232-2437)
Health Tips
1. Most people can swim in red tide, but it can cause skin irritation and burning eyes. If your skin is easily irritated, avoid red tide water. If you experience irritation, get out and thoroughly wash off with fresh water. Swimming near dead fish is not recommended.

2. Symptoms from breathing red tide toxins usually include coughing, sneezing, and teary eyes. For most people, symptoms are temporary when red tide toxins are in the air. Wearing a particle filter mask may lessen the effects, and research shows that using over-the-counter antihistamines may decrease your symptoms. Check the marine forecast. Fewer toxins are in the air when the wind is blowing offshore.

3. People with chronic respiratory problems like asthma and COPD should avoid red tide areas. If you have symptoms that persist, seek medical attention.

Food Safety Tips
1. Commercial seafood found in restaurants and grocery stores is safe because it comes from red tide-free water and is monitored by the government.

2. Recreational fishermen must be careful:
   • Do not eat mollusks (clams or oysters) taken from red tide waters, as they contain toxins that cause a food poisoning called NSP (Neurotoxic Shellfish Poisoning).
   • Finfish caught live can be eaten if filleted.
   • Shrimp and crabs are safe to eat.
   • Use common sense: harvesting distressed or dead animals is not advised under any circumstances. Edible parts of other animals commonly called shellfish (crustaceans such as crabs, shrimp, and lobsters) are not affected by red tide and can be eaten.

If you have a question or a health problem related to red tide, please call the Florida Poison Control Information Center at:

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The Florida Small Business Bridge Loan Program, administered by the Florida Department of Economic Opportunity in collaboration with Florida First Capital Finance Corporation (FFCFC) and the Florida SBDC Network, provides short-term, interest-free working capital loans intended to help impacted businesses “bridge the gap” between the time a major catastrophe hits and when a business has secured long-term recovery resources, such as insurance claims or federal assistance. Eligible businesses with two to 100 employees may apply for loans up to $50,000 for 90 or 180-day terms. Visit www.FloridaDisasterLoan.org for full details.

Deadline to Apply: October 12, 2018

Interest-free loan program is currently available to small business owners located in designated disaster areas that experienced physical and/or economic damage as a result of these events. Small business owners can qualify for up to $50,000 per eligible business.

Applications will be accepted from qualified for-profit, privately held small businesses that maintain a place of business in the state of Florida. All qualified applicants must have been established prior to July 9, 2018, for Lake Okeechobee Discharge/Algae Blooms and August 13, 2018, for Red Tide and suffered physical damage and/or economic injury as a result of the designated disaster. Qualified small business applicants must be an employer business with a minimum of two (2) and maximum of one hundred (100) employees.

Amount: Between $1,000 and $50,000 per eligible small business.

Term: Loans may be for periods of up to 180 days.

Limitation: Only one loan may be made per eligible business. All previous bridge loans received MUST be paid in full.

Interest: Loans will be interest free for the term of the loan (180 days). The interest rate will be 18% per annum on the unpaid balance thereafter, until the loan balance is repaid in full.

Payments: Loans must be repaid in full by the maturity date of the established term.

Contact Us

1112 Manatee Ave, Bradenton, FL 34205  941-748-4501 Ext 6218  bruno.kapacinskas@mymanatee.org
If you have suffered substantial economic injury and are one of the following types of businesses located in a declared disaster area, you may be eligible for an Small Business Association (SBA) Economic Injury Disaster Loan (EIDL):
- Small Business
- Small agricultural cooperative
- Most private nonprofit organizations

**Loan Amounts and Use**

Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. EIDLs provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.

The SBA can provide up to $2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.

**Eligibility and Terms**

The interest rate on EIDLs will not exceed 4 percent per year. The term of these loans will not exceed 30 years. The repayment term will be determined by your ability to repay the loan.

EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.

More information can be found at: disasterloan.sba.gov

Contact Us

1112 Manatee Ave, Bradenton, FL 34205  
941-748-4501 Ext 6218  
bruno.kapacinskas@mymanatee.org
Manatee County
Resource Information

Manatee County Emergency Management
941-749-3500
mymanatee.org

Manatee County Sheriff
941-747-3011

Manatee County Animal Services
941-742-5933

Manatee County Solid Waste
941-792-8811

Manatee County Citizens Action Ctr.
941-742-3500

Manatee County Special Needs
941-749-3500, ext. 7828

Salvation Army Emergency Needs
1-800-725-2769

Florida Department of Economic Opportunity
850-245-7105

American Red Cross
941-792-8686

mymanatee.org

Florida Hurricane Financial Help Line
1-800-488-4406

FEMA
1-800-621-3362

FEMA-Hearing Impaired TDD
1-800-427-5593

State of FL Emergency Information
1-800-342-3557

State of Florida Highway Patrol
941-751-7647

Peace River Electric
1-800-282-3824

Florida Power and Light
1-800-468-8243

Florida Division of Emergency Management
850-815-4000

Contact Us
1112 Manatee Ave, Bradenton, FL 34205
941-748-4501 Ext 6218
bruno.kapacinskas@mymanatee.org
Manatee County
Employee Information

211
http://www.211.org/
Phone: 211
Confidential helpline
  • Food & housing
  • Youth Programs
  • Physical & Mental Health Services
  • Job Search & Training Assistance
  • Disaster Services

ACCESS Florida
http://www.myflorida.com/accessflorida/
Food, Medical Assistance and Cash

Florida Kid Care
www.floridakidcare.org
1-888-540-5437
Low-cost health insurance for children birth through 18

Gulfcoast Legal Services
www.gulfcoastlegal.org
1-800-230-5920
Assistance with government benefits
  • Unemployment
  • Supplemental Nutrition Assistance Program - SNAP
  • Temporary Assistance to Needy Families – TANF

Manatee Community Action Agency
https://stepupsuncoast.org/
Phone: 941-827-0188
  • State and Local Programs
  • Rent Assistance
  • Electric & Heating Bills
  • Debt Counseling
  • Medical Bills & Free Health
  • Mortgage Help
  • Other Bills & Assistance
  • Low Interest Loans
  • Student Loans
  • Work from Home

Manatee County Government
Coast2CoastRx
http://www.coast2coastrx.com/counties/fl/manatee/
Free Discount Prescription Card
  • Save up to 75% on prescriptions

We Care Manatee
www.wecaremanatee.org
941-755-3952
Free medical care for the uninsured

Whole Child Manatee
http://www.wholechildmanatee.com/
Services for families with children 18 and under

Contact Us
1112 Manatee Ave, Bradenton, FL 34205
941-748-4501 Ext 6218
bruno.kapacinskas@mymanatee.org
**DAMAGE ASSESSMENT – BUSINESS**  
Collect information for each business on a separate form.

### Respondent Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>________________</td>
</tr>
<tr>
<td>Name</td>
<td>________________</td>
</tr>
<tr>
<td>Email</td>
<td>________________</td>
</tr>
<tr>
<td>24 Hr Phone Number</td>
<td>________________</td>
</tr>
<tr>
<td>Location</td>
<td>________________ (City) ________________ (County)</td>
</tr>
</tbody>
</table>

### Business Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Name</td>
<td>________________</td>
</tr>
<tr>
<td>Location Address</td>
<td>________________</td>
</tr>
<tr>
<td>Mailing Address</td>
<td>________________</td>
</tr>
<tr>
<td>24 Hr Phone Number</td>
<td>________________</td>
</tr>
<tr>
<td>Business Phone Number</td>
<td>________________</td>
</tr>
</tbody>
</table>

### Property Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Damaged Property Location/address</td>
<td>________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Field</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is business inaccessible?</td>
<td>Yes \ No</td>
</tr>
<tr>
<td>Is the business (circle one)</td>
<td>Home-based \ Stand-alone</td>
</tr>
<tr>
<td>Is the property (circle one)</td>
<td>Owned \ Rented</td>
</tr>
</tbody>
</table>
Damage Assessment

Designation (check one):

____________   Destroyed
____________   Major Damage
____________   Minor Damage

Is business insured:  YES  NO

Does business have flood insurance?  YES  NO

Dollar damage to business:  $________________________

Dollar estimate of Insurance recovery:  $________________________

Estimated loss of sales:    $________________________

Start date of loss:             _________________________

End date of loss:           _________________________

Dollar damage to inventory:  $_________________________

Dollar estimate of insurance recovery for equipment:  $_________________________

Did the business experience **INDIRECT damage** (i.e. utility outage, road blocks so customers could not reach business, employees evacuated, etc.)?   YES  NO

Estimated dollar value of indirect damage:  $________________________

Once completed, submit damage assessment to your local Chamber of Commerce.