

WHERE CAN SMALL BUSINESS OWNERS APPLY FOR AID?

Small business owners have a few avenues to apply for federal aid.

The primary avenue for relief is through a U.S. Small Business Administration loan. This requires a MySBA account which you can register for at lending.sba.gov. Once logged in, the application will give business owners two options.

The Business Physical Disaster Loan is "to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment."

The Economic Injury Disaster Loan is a capital loan that helps small businesses, small agricultural cooperatives and private, non-profit organizations "meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster."

The deadline for a physical damage application is Nov. 27, 2024, and June 30, 2025 for an economic injury filing. If you do not have internet access, call 800-659-2955 for help with applying.

Additionally, many more loans specific to certain business types are available at disasterassistance.gov. Choose Get Assistance at the top left, then Forms of Assistance. Under category types, check Disaster Relief to look through 29 additional types of loans and find what best applies to your situation

DISASTER UNEMPLOYMENT ASSISTANCE

BUSINESS RECOVERY FUND – MOUNTAIN BIZ WORKS - Mountain BizWorks has announced the launch of the WNC Strong: Helene Business Recovery Fund to provide **emergency loan** funds to help small businesses meet immediate needs. You can [apply online](#) or click [here](#) for more information.

RESOURCES FOR FARMS AND ARTS ORGANIZATIONS

[Immediate Disaster Need for Farm Businesses 2024](#)

[How to Manage Your NEA Award Handbook](#)—information on submitting change request for NEA awards

[FEMA Fact Sheet on Arts and Culture](#)

[Craft Emergency Relief Fund \(CERF+\)](#)

[National Coalition for Arts Preparedness and Response](#)

[MusiCares](#)

To those impacted please fill out one of the following Rapid Damage Assessment Forms:

[Cultural Institutions](#)

[Arts Organizations](#)

[Individual Artists and Performing Groups](#)

Cultural institutions, arts organizations, and artists and performing groups can call the National Heritage Responders hotline: 202.661.8068. The National Heritage Responders, a team of trained conservators and collections care professionals administered by the Foundation for Advancement in Conservation, are available 24/7 to provide advice and guidance.

Members of the public and individual artists who have questions about saving family heirlooms and personal collections can email the National Heritage Responders at NHRpublichelpline@culturalheritage.org.

HENTF's Save Your Family Treasures guidance is available at [HERE](#). You can find the downloadable FEMA fact sheets "After the Flood: Advice for Salvaging Damaged Family Treasures" and "Salvaging Water-Damaged Family Valuables and Heirlooms," available in multiple languages.

ADDITIONAL RESOURCES:

Quick Resources

Video: How to Secure Documents in Preparation for a Flood [English](#) | [Spanish](#)

Video: How to Document Damage [English](#) | [Spanish](#)

Flyer: NFIP How To Start a Flood Insurance Claim [English](#) | [Spanish](#)

Starting Your Claim

Fact Sheet: Starting Your Recovery: FEMA's Flood Insurance Claims Process [English](#) | [Spanish](#)

Fact Sheet: Wind Damage Versus Floodwater Damage [English](#) | [Spanish](#)

Flyer: Identifying Your Advocates After a Flood [English](#) | [Spanish](#)

Recovering From a Flood

Website: [How to Document Damage and Start Clean-Up](#)

Booklet: Recovering Financially After a Flood [English](#) | [Spanish](#)

For resources on how to save your family treasures, visit [Save Your Family Treasures | FEMA.gov](#).

Social Media Tools

Social Media Messaging for Hurricanes [English](#) | [Spanish](#)

[NFIP Resource Library](#) (additional social media content, videos, and fact sheets)

Additional NFIP Resources

Publication: Answers to Questions About the NFIP [English](#) | [Spanish](#)

To learn more about flood safety or to access select resources in additional languages, please visit the [Disaster Response webpage on floodsmart.gov](#).