

FEMA, SBA Work as a Team

FEMA and the U.S. Small Business Administration (SBA) are coordinating their efforts in helping survivors of Tropical Storm Fred in Buncombe, Haywood and Transylvania counties.

FEMA may be able to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance. The SBA is the largest source of federal disaster recovery funding for rebuilding, replacement or repair of damaged homes.

If FEMA refers you to the SBA, it is important to submit the loan application as soon as possible.

If your application is approved, you don't have to accept an SBA loan but failure to return the application may disqualify you from other possible FEMA assistance.

You may apply online using the Electronic Loan Application (ELA) via the SBA's secure website at disasterloanassistance.sba.gov/ela/s/ or by visiting a Business Recovery Center. Paper applications may be requested by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 TTY) or by sending an email to disastercustomerservice@sba.gov. There's no cost to apply for an SBA disaster loan.

SBA is operating three Business Recovery Centers:

- **Haywood Community College Regional High-Tech Center**, 112 Industrial Park Dr., Room 3021, Waynesville, N.C. 28786. Hours are Monday–Friday, 9 a.m.–6 p.m., closed Saturday and Sunday.
- **Asheville-Buncombe Technical Community College**, 1465 Sand Hill Rd., Suite 1054, Candler, NC 28715. Hours are Monday – Friday, 9 a.m.–6 p.m., closed Saturday and Sunday.
- **Blue Ridge Community College, Brevard Campus**, Applied Technologies Building, Office #216, 45 Oak Ridge Park Drive, Brevard, NC 28712. Hours are Monday – Friday 8 a.m. - 4:30 p.m., closed Saturday and Sunday. (Opens Sept. 28.)

Homeowners may be eligible for a disaster loan up to \$200,000 for primary residence structural repairs or rebuilding. SBA may also be able to help homeowners and renters with up to \$40,000 to replace important personal property, including automobiles damaged or destroyed in the disaster.

SBA makes physical disaster loans of up to \$2 million to qualified businesses or private nonprofit organizations. These loan proceeds may be used for the repair or replacement of real property, machinery, equipment, fixtures, inventory or leasehold improvements. The filing deadline to return applications for physical property damage is Nov. 8, 2021.

Economic Injury Disaster Loans are available to small businesses and most nonprofit organizations in Buncombe, Haywood and Transylvania counties and in the following adjacent counties: Henderson, Jackson, Madison,



FEMA

McDowell, Rutherford, Swain and Yancey in North Carolina; Greenville, Oconee and Pickens in South Carolina and Cocke and Sevier in Tennessee. The deadline to file economic injury applications is June 8, 2022.

Between FEMA and the SBA, federal funds are available for immediate needs and long-term recovery.

For an American Sign Language video, go online to [Reasons to Apply for an SBA Loan](#).

For more information about Tropical Storm Fred recovery in North Carolina, visit fema.gov/disaster/4617 and ncdps.gov/TSFred. Follow us on Twitter: [@NCEmergency](#) and [@FEMARegion4](#).