Fannin County Chamber of Commerce and Tourism Office

2026 Flood Relief Assistance Application

COMMERCIAL

Business recovery grants for losses from the November 5, 2026 flood

This application helps the Chamber's Flood Relief Committee direct donated funds to local businesses hurt by the November 5 flooding. The committee reviews every application. Submitting an application does not guarantee an award; awards depend on available donations along with demonstrated need.

WHO MAY APPLY

Businesses with a physical location in Fannin County, Georgia, operating before November 5, 2026. Chamber membership is not required.

One application per business location. Leave non-applicable questions blank.

Attach available supporting documents; don't delay applying over missing paperwork.

Return your completed form to: 152 Orvin Lance Drive, Ste. A, Blue Ridge, GA
Monday-Friday, 8:30 AM-5:00 PM | Email: president@blueridgemountains.com

Section 1: Business information

Business name

Owner / primary contact

Physical address of affected location

Mailing address (leave blank to use address above)

Phone

Email

Type of business

EIN / tax ID number

Date business began at this location (month / year)

Community of the affected location

- ☐ McCaysville
- ☐ Blue Ridge
- ☐ Other community (specify below)

Other community

Do you own / rent your building?

- [ ] Own
- [ ] Rent / lease
- [ ] Other

Renters: do you hold any ownership interest in this building / structure (directly, through an LLC, or another related company)?

- [ ] Yes
- [ ] No
- [ ] Not applicable

Explanation (for a Yes answer)

Employees before the flood (count yourself)

- [ ] 1-5
- [ ] 6-10
- [ ] 11-25
- [ ] 26+

Section 2: Flood damage

1. Which description best matches the damage at your business location?

- [ ] Destroyed: water above roofline; structural failure; building moved off foundation
- [ ] Major: water inside above electrical outlets / above 18 inches
- [ ] Minor: water inside up to 18 inches, below electrical outlets
- [ ] Affected: crawlspace / unfinished basement / outbuildings; none inside business space
- [ ] No physical damage: operations interrupted (closure, utilities, blocked access)

If no physical damage, describe operational interruption

2. Approximate water depth inside the business space

- [ ] No water inside
- [ ] Under 6 inches
- [ ] 6-12 inches
- [ ] 1-3 feet
- [ ] Over 3 feet
- [ ] Not sure

3. Type of damage (check all applicable)

- [ ] Water / mud inside building
- [ ] Equipment / machinery damaged
- [ ] Inventory / merchandise lost
- [ ] Furniture / fixtures damaged
- [ ] HVAC / electrical / plumbing
- [ ] Well / septic
- [ ] Refrigeration / walk-in coolers
- [ ] Point-of-sale / computer equipment
- [ ] Business vehicles
- [ ] Outbuildings / land / parking
- [ ] Lost income from closure
- [ ] Lost utilities / road access
- [ ] Other

Other type of damage

4. Did this location also have damage from the August 2026 storm?

☐ Yes ☐ No

Please report November 5 losses only on this application.

5. Briefly describe your damage

_____

_____

_____

6a. Was your business operational before the flood (November 5, 2026)?

☐ Yes ☐ No

6b. How long has your business been closed / unable to operate normally?

☐ 1-3 days ☐ 4-7 days ☐ 8-14 days

☐ 15+ days ☐ Still closed

6c. Planned / actual reopening date

_____

☐ Business remains closed; reopening date unknown

Section 3: Financial impact

7. Estimated total loss from the flood

☐ Under $5,000 ☐ $5,000-$10,000 ☐ $10,001-$25,000

☐ $25,001-$50,000 ☐ $50,001-$100,000 ☐ Over $100,000

8. Have you already paid out of pocket for cleanup, repairs, replacement items?

☐ Yes ☐ No

Approximate amount spent $ What it paid for

_____ _____

9. Do you have any insurance which may cover your losses?

☐ Flood policy ☐ Property policy only

☐ No insurance ☐ Unsure

Claim status

☐ Not filed ☐ Filed; pending

☐ Approved; payment received ☐ Approved; payment not yet received

☐ Denied ☐ No claim / not applicable

Claim number

Deductible $

10. Other help for this flood (mark each source)

Source	Applied	Approved	Received	Amount $
Insurance payment	☐	☐	☐	
SBA disaster loan	☐	☐	☐	
Other government aid	☐	☐	☐	
Crowdfunding (GoFundMe, etc.)	☐	☐	☐	
Local relief fund (credit union, church, nonprofit)	☐	☐	☐	
Other grants / donations	☐	☐	☐	

Total other assistance received / approved $

Section 4: Recovery

11. Current status of your business

☐ Open, operating normally

☐ Open with limited operations

☐ Temporarily closed; planning to reopen

☐ Closed; future uncertain

12. Number currently not working

Number on reduced hours

13. With assistance, how soon could you reopen / return to normal operations?

☐ Immediately

☐ Within 7 days

☐ Within 30 days

☐ Over 30 days

☐ Unsure

14. Assistance would help pay for (check all applicable)

☐ Cleanup / debris removal

☐ Replacing damaged equipment

☐ Replacing damaged inventory

☐ Building repairs

☐ Essential expenses: rent, utilities, payroll

☐ Reopening costs

☐ Other

Other recovery expense

15. Your most immediate financial need

Section 5: Supporting documents

Attach what you have. Missing documents will not disqualify you; the committee may ask for more later.

- [ ] Photos of damage
- [ ] Repair estimates / invoices / receipts
- [ ] Insurance claim documents
- [ ] Proof of business location (utility bill, lease, business license)

Businesses receiving an award will be asked for a completed IRS Form W-9 before payment.

Section 6: Certification

By signing below, I confirm:

• The information on this application is accurate to the best of my knowledge.
• The committee may verify my information, including a visit to the business location.
• Relief funds will not pay for expenses already reimbursed by another source. I will tell the Chamber about later insurance payments / aid covering the same expenses.
• An award may count as taxable business income. I will consult my own tax advisor.
• Submitting this application does not guarantee an award. The Flood Relief Committee determines awards based on need and available funding.

Signature (type name if completing electronically)

Printed name

Title

Date

Privacy: Your application stays confidential within the Flood Relief Committee. The Chamber may publish total dollars awarded and the number of businesses helped. Recipient names appear only with permission.

- [ ] The Chamber may publicly name my business as a relief recipient.

For Chamber use only

Application #

Date application received

Received by

Reviewed by

Committee review score (/ 100)

Approved assistance amount $

☐ Approved ☐ Denied ☐ Additional information needed

Notes