



## Disaster Field Operations Center East

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### SBA Adds Counties in North Carolina for Businesses and Residents Impacted by Tropical Storm Helene

**ATLANTA** -The [U.S. Small Business Administration \(SBA\)](#) announced today that businesses and residents in six additional counties included in the **North Carolina** Presidential disaster declaration resulting from Tropical Storm Helene, are now eligible to apply for low interest disaster loans to assist in their recovery from the disaster.

With the new counties added, the disaster declaration covers Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, **Mecklenburg**, Mitchell, Polk, Rutherford, **Swain**, Transylvania, Watauga, Wilkes and Yancey counties and The Eastern Band of the Cherokee Indians in **North Carolina** which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): **Cabarrus**, Cherokee, Graham, Iredell, Surry, **Union**, and Yadkin in **North Carolina**; Rabun, Towns and Union in **Georgia**; Cherokee, Greenville, **Lancaster**, Oconee, Pickens, Spartanburg and York in **South Carolina**; **Blount**, Carter, Cocke, Greene, Johnson, Sevier, and Unicoi in **Tennessee**; and Grayson in **Virginia**.

Customer Service Representatives from the SBA are at every FEMA Disaster Recovery Center. In addition, the SBA has established three Centers in North Carolina where survivors can get help with their SBA disaster loan application. SBA’s Customer Service Representatives can answer questions, help survivors complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an appointment in advance](#). The hours of operation for the SBA Centers are as follows:

<p><b>Disaster Loan Outreach Center (DLOC)</b> <b>Mecklenburg County</b></p> <p>U.S. Small Business Administration District Office <a href="#">6302 Fairview Road</a> Suite 300 Charlotte, NC 28210</p> <p><b>Hours:</b> Monday - Friday, 8 a.m. to 5 p.m. <b>Closed:</b> Saturday and Sunday</p>	<p><b>Business Recovery Center (BRC)</b> <b>Buncombe County</b></p> <p>Asheville Chamber of Commerce <a href="#">36 Montford Avenue</a> Asheville, NC 28801</p> <p><b>Hours:</b> Monday - Friday, 9 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. <b>Closed:</b> Sunday</p>
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**Business Recovery Center (BRC)****Watauga County**

Appalachian Enterprise Center

[130 Poplar Grove Connector](#)

Boone, NC 28607

**Hours:** Monday - Friday, 8 a.m. to 6 p.m.

Saturday, 9 a.m. to 3 p.m.

**Closed:** Sunday

Do not wait to settle with your insurance company before applying for an SBA disaster loan. If you do not know how much of your loss will be covered by insurance or other sources, SBA can make a low-interest disaster loan for the total loss up to its loan limits, provided you agree to use insurance proceeds to reduce or repay the loan.

With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant; apply online and receive additional disaster assistance information at [sba.gov/disaster](https://sba.gov/disaster).

Applicants may also call the SBA's Customer Service Center at (800) 659-2955 or send an email to [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is **Nov. 27, 2024**. The deadline to return economic injury applications is **June 30, 2025**.

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**About the U.S. Small Business Administration**

*The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit [www.sba.gov](https://www.sba.gov).*