



Disaster Field Operations Center East

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SBA Launches Recovery Centers for Hurricane Helene Survivors: Help for the Displaced and Hard-Hit

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today that it will open a Disaster Loan Outreach Center (DLOC) in **North Carolina** on Friday, Oct. 4, at the District Office of the U.S. Small Business Administration located in Charlotte. The Center will provide an avenue for businesses and individuals who temporarily moved out of harm’s way a place to apply for low-cost financial assistance for their recovery.

“The DLOC is one of most powerful resources at SBA’s disposal to meet survivors where they are and support their recovery efforts,” said “[Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration](#).” “Residents and business owners can meet face-to-face with our specialists to apply for SBA disaster loans and get information on the full breadth of programs we offer to help guide them through their recovery.”

Two other SBA Centers will open on Friday, Oct. 4, at the Asheville Chamber of Commerce, and the Appalachian Enterprise Center in Boone, NC. Walk-ins are accepted, but you can [schedule an appointment in advance](#). The hours of operation for the Centers are as follows:

<p><u>Disaster Loan Outreach Center (DLOC)</u> Mecklenburg County</p> <p>U.S. Small Business Administration District Office 6302 Fairview Road Suite 300 Charlotte, NC 28210</p> <p>Opening: Friday, Oct. 4, 1 p.m. to 5 p.m. Hours: Monday - Friday, 8 a.m. to 5 p.m. Closed: Saturday and Sunday</p>	<p><u>Business Recovery Center (BRC)</u> Buncombe County</p> <p>Asheville Chamber of Commerce 36 Montford Avenue Asheville, NC 28801</p> <p>Opening: Friday, Oct. 4, 1 p.m. to 6 p.m. Hours: Monday - Friday, 9 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. Closed: Sunday</p>
<p><u>Business Recovery Center (BRC)</u> Watauga County</p> <p>Appalachian Enterprise Center 130 Poplar Grove Connector Boone, NC 28607</p> <p>Opening: Friday, Oct. 4, 1 p.m. to 6 p.m. Hours: Monday - Friday, 8 a.m. to 6 p.m. Saturday, 9 a.m. to 3 p.m. Closed: Sunday</p>	

The disaster declaration covers Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, 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): Cherokee, Graham, Iredell, Mecklenburg, Surry, Swain and Yadkin in **North Carolina**; Rabun, Towns and Union in **Georgia**; Cherokee, Greenville, Oconee, Pickens, Spartanburg and York in **South Carolina**; Carter, Cocke, Greene, Johnson, Sevier, and Unicoi in **Tennessee**; and Grayson in **Virginia**.

Disaster survivors should not wait to settle with their insurance company before applying for a disaster loan. If a survivor does not know how much of their 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 the borrower agrees 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 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.

Applicants may also call the SBA's Customer Service Center at (800) 659-2955 or send an email to 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. 29, 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.