



Disaster Field Operations Center East

Release Date: Sept. 24, 2021

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Release Number: 21-572, NC 17155/17156

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SBA Opening Third Business Recovery Center in Western North Carolina; New Hours for Buncombe County Business Recovery Center

ATLANTA – The [U.S. Small Business Administration](#) announced the opening of a Business Recovery Center (BRC) in Transylvania County. The BRC will open starting Tuesday, Sept. 28 at the Blue Ridge Community College – Brevard Campus, and operate Monday through Friday, 8 a.m. to 4:30 p.m. to provide businesses one-on-one assistance in submitting a disaster loan application for the remnants of Tropical Storm Fred on Aug. 16-18, 2021.

The BRC at the A-B Tech Enka Campus in Buncombe County will begin new hours of operation Monday through Friday, 9 a.m. to 6 p.m., closed Saturday and Sunday.

SBA encourages businesses of all sizes and nonprofit organizations to visit the closest BRCs in their area for one-on-one assistance with SBA’s Customer Service Representatives to answer questions about the disaster loan program and assist in completing their disaster loan application.

The location and hours of the BRCs are as indicated below:

SBA Business Recovery Center	SBA Business Recovery Center	SBA Business Recovery Center
<u>Haywood County</u>	<u>Buncombe County</u>	<u>Transylvania County</u>
Haywood Community College Regional High-Tech Center 112 Industrial Park Drive Room 3021 Waynesville, NC 28786	A-B Tech Enka Campus 1465 Sand Hill Road Suite 1054 Candler, NC 28715	Blue Ridge Community College – Brevard Campus Applied Technologies Building, Office #216 45 Oak Ridge Park Drive Brevard, NC 28712
Hours: Monday – Friday, 9 a.m. – 6 p.m. Closed: Saturday and Sunday	Hours: Monday – Friday, 9 a.m. – 6 p.m. Closed: Saturday and Sunday	Hours: Monday – Friday, 8 a.m. – 4:30 p.m. Closed: Saturday and Sunday
Due to the ongoing COVID-19 pandemic, the SBA has established protocols to help protect the health and safety of the public. All visitors to the BRCs are encouraged to wear a face mask.		

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Physical disaster loans are available to businesses of all sizes, nonprofit organizations, homeowners and renters in the primary counties of Buncombe, Haywood and Transylvania in **North Carolina**. Economic Injury Disaster Loans (EIDL) are available to small businesses and most nonprofit organizations in the primary counties and in the following adjacent counties: Henderson, Jackson, Madison, McDowell, Rutherford, Swain and Yancey in **North Carolina**; Greenville, Oconee and Pickens in **South Carolina**; and Cocke and Sevier in **Tennessee**.

Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property.

Applicants may be eligible for a loan amount increase up to 20 percent of their physical damages as verified by the SBA, for mitigation purposes. Eligible mitigation improvements may include a sump pump, elevation, French drain or retaining wall to help protect property and occupants from future damage caused by a similar disaster.

Businesses of any size and private nonprofit organizations may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers EIDLs to help meet working capital needs caused by the disaster. EIDL assistance is available regardless of whether the business suffered any physical property damage.

Interest rates are as low as **2.855** percent for businesses, **2** percent for nonprofit organizations and **1.563** percent for homeowners and renters, with terms up to 30 years. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/> and should apply under SBA declaration # 17155.

To be considered for all forms of disaster assistance, applicants should register online at DisasterAssistance.gov or download the FEMA mobile app. If online or mobile access is unavailable, applicants should call the FEMA toll-free helpline at 800-621-3362. Those who use 711-Relay or Video Relay Services should call 800-621-3362.

Businesses and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing) or emailing DisasterCustomerService@sba.gov. Loan applications can also be downloaded at sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

The filing deadline to return applications for physical property damage is **Nov. 8, 2021**. The deadline to return economic injury applications is **June 8, 2022**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration makes the American dream of business ownership a reality. 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 sba.gov.