Disaster Field Operations Center East

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**Contact:** Michael Lampton (404) 331-0333  
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SBA Opens Disaster Loan Outreach Centers and Changes Operating Hours for Centers in North Carolina

**ATLANTA** – The U.S. Small Business Administration (SBA) will open two Disaster Loan Outreach Center (DLOCs) on Thursday, Dec. 13 in Cumberland County and on Friday, Dec. 14 in Craven County. All Business Recovery Centers (BRCs) in North Carolina will transition to SBA DLOCs effective Dec. 13. The DLOC in Cumberland County will close on Wednesday, Dec. 19 and the DLOCs in Bladen, Carteret, Cumberland, Johnston, Pitt and Robeson counties will close on Thursday, Dec. 20, 2018.

The SBA offers low-interest, long-term disaster loans for physical damage and working capital. SBA representatives at the Centers will provide information about disaster loans, answer questions and assist businesses with completing the SBA application. The DLOCs are located as indicated below and will operate until further notice.

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<tr>
<th>Bladen County</th>
<th>Carteret County</th>
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| **Powell-Melvin Agricultural Service Center**  
450 Smith Circle  
Elizabethtown, NC 28337  
Hours: Monday through Friday, 8 a.m. – 5 p.m.  
Saturday, 8 a.m. – 1 p.m.  
Closing permanently on Thursday, Dec. 20 at COB | **Sound Bank**  
5039 Executive Drive  
Morehead City, NC 28557  
Hours: Monday through Thursday 9 a.m. - 5 p.m.  
Friday, 9 a.m. – 6 p.m.  
Closing permanently on Thursday, Dec. 20 at COB |

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<tr>
<th>Craven County</th>
<th>Craven County</th>
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| **Centenary United Methodist Church**  
309 New Street  
New Bern, NC 28560  
Hours: Monday through Saturday, 8 a.m. – 5 p.m.  
Saturday, 8 a.m. – 1 p.m. | **Old Rite Aid Building**  
710 Degraffenreid Avenue  
New Bern, NC 28560  
Hours: Monday through Friday, 8 a.m. – 5 p.m.  
Closing permanently on Wednesday, Dec. 19 at COB |

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<tr>
<th>Cumberland County</th>
<th>Johnston County</th>
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| **Department of Social Services Building**  
1225 Ramsey Street  
Fayetteville, NC 28301  
Hours: Monday through Friday, 9 a.m. – 5 p.m.  
Closing permanently on Wednesday, Dec. 19 | **Riverwalk Office Suites, Unit 2C**  
101 East Market Street  
Smithfield, NC 27577  
Hours: Monday through Friday, 8 a.m. – 5 p.m.  
Closing permanently on Thursday, Dec. 20 at COB |
Disaster survivors don’t have to wait until their insurance claim is settled before applying for an SBA disaster loan because we can approve and disburse the loan funds while the claim is pending. If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA will consider making a loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay their SBA loan.

Interest rates are as low as 3.675 percent for businesses, 2.5 percent for nonprofit organizations and 2 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.

SBA Customer Service Representatives are also located at the Disaster Recovery Centers. If you cannot get to a Center, disaster survivors may register for federal assistance online at DisasterAssistance.gov and apply for SBA disaster loan assistance using the Electronic Loan Application (ELA) via the SBA’s secure website at DisasterLoan.sba.gov. 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 also call 800-621-3362.

Additional details on the locations of Disaster Recovery Centers, Business Recovery Centers and the loan application process can be obtained by calling the SBA Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an e-mail to disastercustomerservice@sba.gov.

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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 [www.sba.gov](http://www.sba.gov).