Small Business Administration (SBA) Loans

The Presidential disaster declaration for counties impacted by Hurricane Matthew include: Anson, Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chatham, Chowan, Columbus, Craven, Cumberland, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Harnett, Hertford, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Martin, Moore, Nash, Northampton, Onslow, Pasquotank, Pender, Perquimans, Pitt, Richmond, Robeson, Sampson, Scotland, Tyrrell, Wake, Washington, Wayne, and Wilson. Businesses in these counties are eligible for both Physical and Economic Injury Disaster Loans from the SBA. If you are located in Alamance, Durham, Franklin, Granville, Montgomery, New Hanover, Orange, Pamlico, Randolph, Stanly, Union, or Warren counties, you are eligible to apply only for the SBA’s Economic Injury Disaster Loans.

These are low-interest, long-term disaster loans for physical damage and working capital. To be considered for this assistance, survivors need to apply by the deadline. The filing deadline to return applications for physical property damage is Dec. 9, 2016. The deadline to return economic injury applications is July 10, 2017.

For more, visit the SBA’s Disaster Loan Program at [www.sba.gov/disaster](http://www.sba.gov/disaster). The online application for the loan program can be accessed at [https://disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).

More information: [https://www.sba.gov/offices/disaster/dfoce/resources/1545470](https://www.sba.gov/offices/disaster/dfoce/resources/1545470).


Farm Service Agency Emergency Loans

Economic injury disaster loans are also available for small agricultural cooperatives, small businesses engaged in aquaculture, and private nonprofit organizations. In North Carolina, the primary eligible counties include Bertie, Chowan, Gates, Harnett, Hertford, Perquimans, and Tyrrell. Contiguous counties include Camden, Chatham, Cumberland, Dare, Halifax, Hyde, Johnston, Lee, Martin, Moore, Northampton, Pasquotank, Sampson, Wake, and Washington.

This loan program is available to eligible farm-related and non-farm related entities that suffered financial losses as a direct result of this disaster. Completed loan applications must be returned to the SBA no later than June 19, 2017.

Carolina Small Business Disaster Recovery Loan

Carolina Small Business will provide loan funds to small businesses in North Carolina to address immediate needs of small businesses affected by Hurricane Matthew. Funds will be allocated to businesses, including without limitation farm businesses, in the North Carolina counties that have been declared by the federal government to be a disaster area as a result of Hurricane Matthew and to those businesses that are suffering economic distress.

Small businesses with 1 to 100 employees located in the 52 counties affected by Hurricane Matthew can apply for loans for up to $15,000. Applications may be submitted through December 12, 2016. Loans are granted for terms of 90 or 180 days and are interest-free (0% APR) for that time period. To be eligible, a business must have been established prior to October 4, 2016, and demonstrate economic or physical damage as a result of Hurricane Matthew. To apply visit [www.carolinasmallbusiness.org/loans](http://www.carolinasmallbusiness.org/loans).
North Carolina Small Business Emergency Bridge Loan Program

This program will provide short-term, interest-free loans to small businesses that experienced physical or economic damage during the storm and recovery efforts. The Bridge Loan Program is a partnership of the N.C. Rural Economic Development Center, the Small Business and Technology Development Center (SBTDC), and the Community College Small Business Center Network.

Owners of small businesses with 1 to 100 employees located in the 52 counties affected by Hurricane Matthew can apply for loans for up to $15,000. Applications may be submitted through December 9, 2016. Loans are granted for terms of 90 or 180 days and are interest-free (0% APR) for that time period. To be eligible, a business must have been established prior to October 4, 2016, and demonstrate economic or physical damage as a result of Hurricane Matthew.

For more information or to find a program office, visit www.sbtdc.org/hurricanematthew/. To apply, visit www.ncruralcenter.org/hurricanematthew. For questions or assistance, call the SBTDC at (919) 715-7272.

SBA Business Recovery Centers

SBA representatives at the Center can provide information about disaster loans, answer questions and help businesses in completing the SBA application.

Cumberland County
Small Business & Technology Development Center at Fayetteville State University
Small Business and Economics Building, Suite 306, Rooms A & D
1200 Murchison Road
Fayetteville, North Carolina 28302
Hours of Operation: Monday to Friday, 9 am – 6 pm and Saturdays 9 am – 1 pm. Closed on Sundays.

Pitt County
Small Business & Technology Development Center, Regional Service Center
East Carolina University Willis Building
300 E. 1st Street
Greenville, NC 27858
Hours of Operation: Monday to Friday, 8 am – 5 pm. Closed on Saturdays and Sundays.

Robeson County
Robeson Community College Workforce Development Center (Building 18)
5160 Fayetteville Road
Lumberton, NC 28358
Hours of Operation: Monday to Thursday 8 am – 5 pm, Fridays 8am – 2:30pm. Closed on Saturdays and Sundays.

SBA Customer Service Center

More information can be obtained by calling 800-659-2955 (or 800-877-8339 for the deaf or hard-of-hearing) or by emailing disastercustomerservice@sba.gov.
FEMA/SBA Disaster Recovery Centers
Hours of Operation: Monday to Saturday, 10 am – 7 pm.

**Bertie County**
Bertie County Senior Center
103 West School Street
Windsor, NC 27983

**Bladen County**
Powell-Melvin Agricultural Center
450 Smith Circle
Elizabethtown, NC 28337

**Columbus County**
Employment Security Commission
913 Jefferson Street
Whiteville, NC 28742

**Craven County**
Old Family Dollar Store
281 NC Highway 43
Vanceboro, NC 28586

**Cumberland County**
Department of Social Services
1225 Ramsey Street
Fayetteville, NC 28301

**Dare County**
Hatteras Village Civic Center
56658 NC 12
Hatteras, NC 27943

**Edgecombe County**
The Imperial Center
270 Gat Street
Rocky Mount, NC 27804

**Greene County**
Snow Hill Fire Department
201 Carolina Drive
Snow Hill, NC 28580

**Harnett County**
Harnett County Governmental Common Area
309 West Cornelius Harnett Blvd.
Lillington, NC 27546

**Hoke County**
City of Raeford Civic Center
220 College Drive
Raeford, NC 28376
FEMA/SBA Disaster Recovery Centers cont.

**Johnston County**
Johnston County Industries
912 North Brightleaf Blvd.
Smithfield, NC 27577

**Lenoir County**
Nova Building
105 West Caswell Street
Kinston, NC 28501

**Moore County**
Crain’s Creek Fire Department (Parking Lot)
4525 Lobelia Road
Vass, NC 28394

**Pender County**
Malpass Corner Elementary School
4992 Malpass Corner Road
Burgaw, NC 28425

**Pitt County**
Pitt County Agricultural Center
403 Government Center Circle
Greenville, NC 27834

**Roberson County**
Old Kmart Building
2750 Roberts Ave.
Lumberton, NC 28358

**Sampson County**
Sampson County Human Services
350 County Complex Road, Suite 200, Room 274
Clinton, NC 28328

**Tyrell County**
Tyrell Hall
906 Highway 64 East
Columbia, NC 27925

**Wake County**
Marsh Creek Community Center
3050 North New Hope Road
Raleigh, NC 27604

**Wayne County**
W.A. Foster Recreation Center (*Top of the hill of Mina Weil Park*)
1012 South John Street, Room 110.2
Goldsboro, NC 27530
SBA Offices

SBA Western North Carolina Office – Asheville
Steve White, SBA Senior Area Manager
A-B Tech Community College Enka Site
1465 Sand Hill Road, Suite 2008
Candler, NC 28715
828-747-7727
steven.white@sba.gov

SBA Triangle North Carolina Office – Raleigh
Patrick Rodriguez, SBA Senior Area Manager
Wake Tech Community College Northern Wake Campus
6600 Louisburg Road
Bldg. D, Rm. 357
Raleigh, NC 27616-6328
919-532-5525
patrick.rodriguez@sba.gov

SBA Wilmington and Southeastern North Carolina Office – Wilmington
Don Spry, SBA Senior Area Manager
UNCW Center for Innovation and Entrepreneurship
803 College Road
SBA – Suite 144
Wilmington, NC 28403
P: 910-398-0746
don.spry@sba.gov

FEMA

To be considered for disaster assistance, you must register with the Federal Emergency Management Agency (FEMA).

Online: www.DisasterAssistance.gov
Mobile device: m.fema.gov
Helpline: 800-621-3362

FEMA Hurricane Matthew website: https://www.fema.gov/hurricane-matthew

Carolina Small Business Tools & Templates

We offer a list of resources from business plan templates to cash flow spreadsheets that you can use as you apply for assistance. Visit https://carolinasmallbusiness.org/services/tools-and-templates/ for more. Under “Educational Resources” the SBA’s learning module called “How to Prepare a Loan Package” will be particularly useful if you are applying for an SBA loan.

Information for Contractors

If you are a contractor, the SBTDC has put together a checklist for how you can work with federal, state, and local agencies in the disaster recovery. These efforts will require vendors that can clear debris, furnish supplies, and more. See http://carolinasmallbusiness.org/2010/10/hurricane-matthew for a checklist with information on working with FEMA, the state, local governments, and other non-profits and prime contractors.
Small Business Technology & Development Centers (SBTDCs)

Disaster Preparation & Recovery Information and Resources
http://www.sbtnc.org/resources/recovery/disaster/

Elizabeth City SBTDC – serving Bertie, Chowan & Herford Counties
17004 Weeksville Road
HL Trigg Building, NC 27909
(252) 335-3334

SBTDC East Carolina University – serving Wayne & Wilson Counties
300 East First St. Willis Bldg.
Greenville, NC 27858
(252) 737-1385

NC State University – serving Johnston & Northampton Counties
1021 main Campus Dr., Ste. 200
CB# 7019
Raleigh, NC 27606
(919) 513-1500

Small Business Center Network (SBCs)

Martin Community College – Bertie Campus
409 West Granville Street
Windsor, NC 27983
(252) 789-0202

Robeson Community College SBC
Workforce Development Center, Bldg. 18
Lumberton, NC
(910) 272-3700

Cape Fear Community College
General Administration Bldg. G
Wilmington, NC
(910) 362-7216

SBC Elizabeth City Campus
John Wood Foreman Center
Elizabeth City, NC
(252) 335-0821

Halifax Community College SBC (Northampton County)
100 College Drive Bldg. 400
Weldon, NC 27890
(252) 536-7274

Johnston Community College
Johnston County Workforce Development Center
Clayton
(919) 209-2015
SBCs (cont.)

Fayetteville Technical Community SBC
Center for Business & Industry Bldg.
Fayetteville
(910) 678-8462

Wayne Community College SBC
Walnut Building Suite 108
Goldsboro, NC
(919) 739-6940

Wilson Community College SBC
Building A – Offices A103a, A103c, A103b 7 A103e
Wilson, NC
(252) 246-1232

Wake Technical Community College
3434 Kildaire Farm Road
Cary, NC 27518

Roanoke Chowan Community College SBC
Freeland Building – Room 120
Ahoskie, NC
(252) 862-1279

Service Corps of Retired Executives (SCORE)

Coastal Carolina SCORE
SCORE Business Mentor
3615 Arendell Street
Morehead City, NC 28557
Phone: (252) 222-6126
http://coastalcarolina.score.org/chapters/coastal-carolina-score-660

Sandhills Area SCORE
SCORE Business Mentor
Moore County Chamber of Commerce 10677 Highway 15-501
Southern Pines, NC 28387
Phone: (910) 420-0121
http://sandhills.score.org/chapters/sandhills-score

Raleigh SCORE
SCORE Business Mentor
Century PO Bldg, Suite 306 300 Fayetteville Street Mall
Raleigh, NC 27602
Phone: (919) 856-4739
http://raleigh.score.org/chapters/raleigh-score
SCORE (cont.)

Cape Fear Region SCORE
SCORE Business Mentor
Browning Plaza II, Suite 401
4010 Oleander Drive
Wilmington, NC 28403
Phone: (910) 452-5395
http://wilmington.score.org/chapters/wilmington-score

Outer Banks SCORE
SCORE Business Mentor
c/o Outer Banks Chamber of Commerce
101 Town Hall Drive
Kill Devil Hills, NC 27948
Phone: (252) 441-8144
http://outerbanks.score.org/chapters/outer-banks-score

Veterans Business Outreach Center (VBOC)

Fayetteville State University
1200 Murchison Rd., Newbold Station
Fayetteville, NC 28301-4252
910-672-1107
rrehder@uncfsu.edu
www.fsuvboc.com

North Carolina Cooperative Extension

The Cooperative Extension has developed several fact sheets with information on recovering from a hurricane, including information on flooded crops and other food safety concerns. These fact sheets can be found here: https://cals.ncsu.edu/news/hurricane-matthew-recovery/. In addition, the Extension’s NC Disaster Information Center can be accessed here: https://ncdisaster.ces.ncsu.edu/.

NC Cooperative Extension Disaster Relief Fund

Established in partnership with the NC Agricultural Foundation and the NC Cooperative Extension Ag Programs Foundation, this fund will collect donations for Extension employees who have suffered significant losses. Donations can be made at http://go.ncsu.edu/ExtensionDisasterRelief.

White House

Hurricane Matthew: What You Need to Know
https://www.whitehouse.gov/blog/2016/10/05/hurricane-matthew-what-you-need-know
Information on Disaster Unemployment Assistance (DUA)

Workers who became unemployed as a direct result of the effects of Hurricane Matthew impacting North Carolina, may be eligible for unemployment insurance benefits under the Disaster Unemployment Assistance (DUA) program. Business owners affected by the storm may also qualify for benefits. DUA is a federal program that provides temporary payments to people in a federally declared disaster area whose employment or income has been lost or interrupted as a direct result of the disaster. DES determines if claims filed under the program are valid and makes payments to those who qualify. Funds for DUA come from the federal government.

Workers or business owners meeting the following criteria may be eligible for benefits:

> Individuals who are unemployed due to the disaster, and do not qualify for regular unemployment insurance benefits. If you are eligible for regular unemployment insurance benefits, you must first exhaust those benefits before you are eligible for DUA.
> Self-employed individuals and small business owners who lost income due to the disaster.
> Individuals who were prevented from working due to an injury caused by the disaster.
> Individuals who have become the major supplier of household income due to the disaster-related death or injury of the previous major supplier of household income.
> Individuals who are unable to reach their job or self-employment location because they must travel through the affected area and are prevented from doing so by the disaster.
> Individuals who were to commence employment or self-employment but were prevented from doing so by the disaster.

More information here: https://desncc.com/DES/Static?page=faqMain#DUA. Due to high call volume associated with Hurricane Matthew, the Division of Employment Security (DES) will be extending call center hours in the evenings and will be open on Saturday as needed. The DUA Hotline is 1-866-795-8877.

Resources in Other Affected States

South Carolina

Florida
Small Business Development Center Disaster Assistance page: http://floridasbdc.org/services/business-continuation/