



Governor's Advisory Committee on Western North Carolina Recovery

August 8, 2025 | 10:00 a.m. - 12:00 p.m.

Today's Agenda

Call to Order | *Mayor Esther Manheimer, Co-Chair*

WNC Recovery Updates | *Matt Calabria, GROW NC*

Flood Plain Mapping | *Don Campbell, NC Emergency Management;*
Stu Brown, NC Department of Environmental Quality

Agriculture Disaster Crop Loss Program | *Kaleb Rathbone, NC*
Department of Agriculture & Consumer Services

The Critical Role of Legal Aid Services in Disaster Recovery |
Lesley Albritton and Ashley Campbell, Legal Aid of North Carolina;
Jackie Kiger, Pisgah Legal Services

Subcommittees Formation Update | *Emily Gangi, GROW NC*

Next Steps | *Matt Calabria, GROW NC*

Adjourn



Updates from the Governor's Recovery Office for Western North Carolina

Director Matt Calabria & Chief Deputy Emily Gangi

Major recovery efforts underway

Rebuilding Safe Housing

- Residents received \$489.5M+ in FEMA Individual Assistance
- 6,800+ households received temporary housing
- Over 920 applications received for HUD single-family housing program
- 398 homes repaired by volunteer organizations such as Baptists on Mission and Habitat for Humanity with state funds

Restoring our Infrastructure

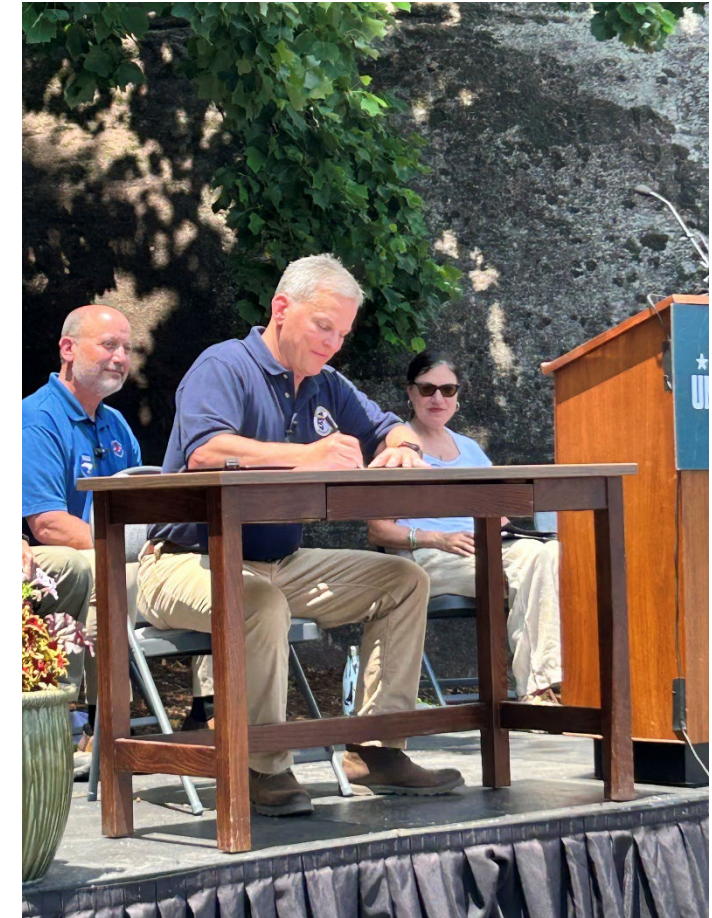
- 7.9m+ cubic yards of right-of-way debris removed
- 6.8m+ cubic yards of waterway debris removed
- More than 3,200 project estimates completed in State's Private Roads & Bridges Program
- \$24.6M in FEMA funds disbursed for private roads and bridges

Revitalizing our Economy and Communities

- \$55M in state and philanthropically funded small business grants fully disbursed, with more than 2,100 recipients
- \$394M+ in SBA loans offered
- \$37.8M+ in disaster unemployment assistance distributed
- \$89M+ in loans offered to 90 local governments

OSBM certified \$575 million in new funding appropriated by HB 1012, which was signed into law on June 27

- **\$24M** to support economic recovery by boosting the WNC tourism industry, supporting local and regional economic development sites, and rebuilding local parks
- **\$292M** to strengthen critical infrastructure by supporting local govts, repairing state parks, providing additional funding to rebuild private roads and bridges, rebuilding transportation infrastructure, and safeguarding against future disasters
- **\$23M** to advance housing recovery by supporting nonprofits engaged in housing repair and reconstruction
- **\$81M** to rehabilitate waterways and land used by farmers, as well as bolster wildfire prevention and response
- **\$80M** for repairs to area public schools, universities, and community colleges
- **\$378M** for required state matching of federal disaster programs and existing requirements not funded by state or federal dollars





Selected State Program Updates



Single Family Housing Program Open for Application

Applications for the single-family housing repair and replacement program plan are open through Dec. 31

- The program prioritizes low-to-moderate income families with seniors aged 62 and older, children, and/or disabled household
 - Four priority buckets based on AMI
 - Eligibility caps at 120% of AMI
- Open to people impacted by Hurricane Helene in 29 counties, identified as Most Impacted and Distressed (MID) areas
- Over 920 applications submitted; 350 have passed eligibility review and are moving into the phase to schedule inspections

Ways to Apply

- Online at RenewNC.org
- Offices in WNC where applicants can apply in person
 - Asheville Location - 128 Bingham Rd., Suite 875 Asheville, NC 28806
 - Boone Location - 379 New Market Blvd, Suite 1, Boone, NC 28607
 - Marion Location - 364 US Highway 70, Suite 3, Marion, NC 28752
 - Buncombe County Residents can also talk to staff at the Helene Resource Center
 - Staff are available at various NC Works centers and Community Colleges – info at <https://renewnc.org/contact/>
- Over the phone by calling 1-888-791-0207



NC Department of Transportation has reopened nearly 98% of state roads (95% fully reopened, 2.7% partially reopened)

Total Incidents

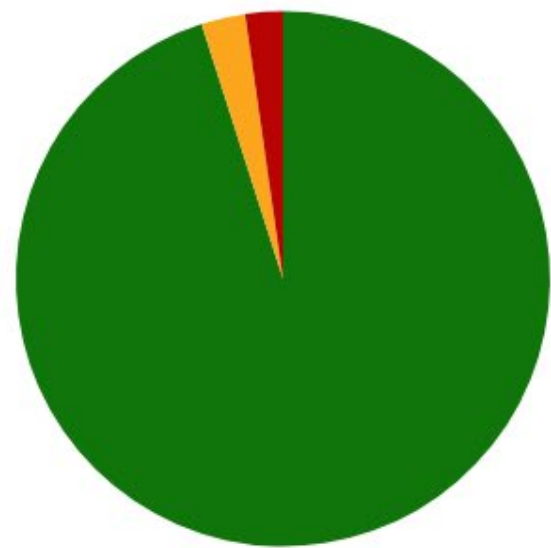
1,500

since beginning of Storm

Total Closures

1,460

since beginning of Storm

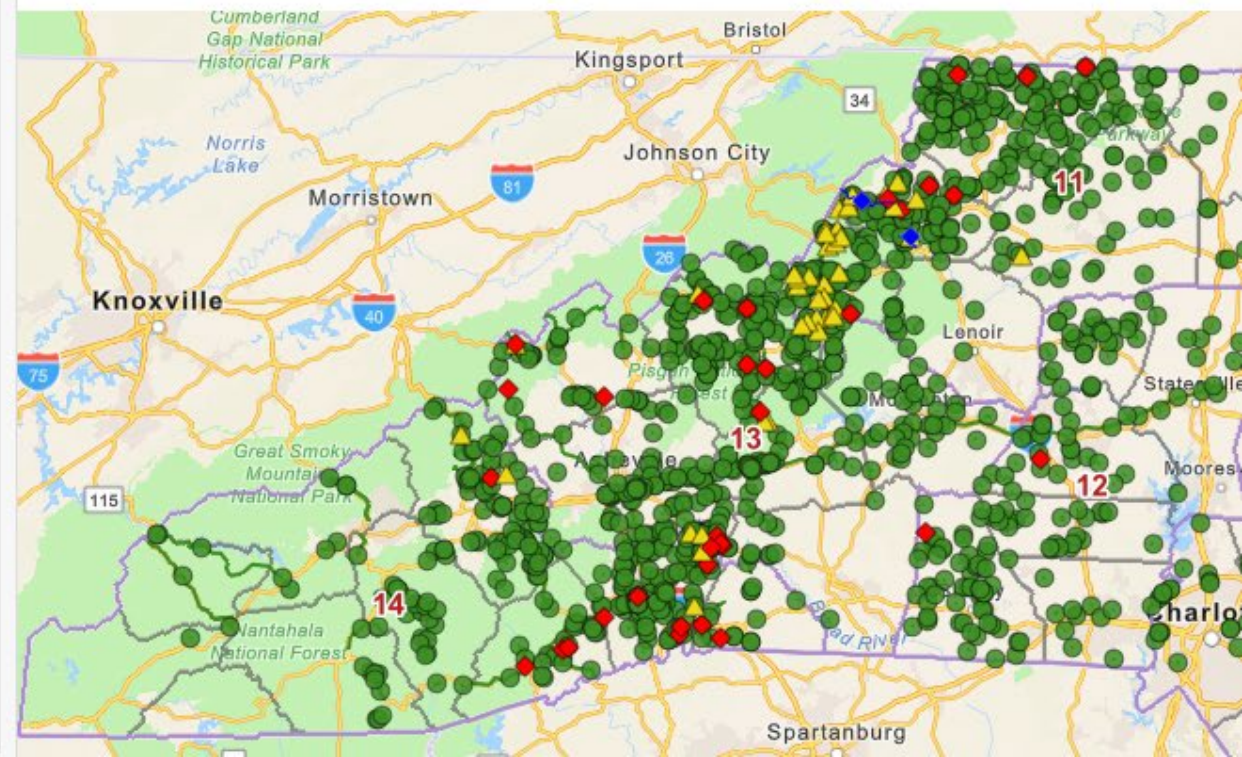


- Fully Open 1,426
- Partial Access 40
- Current Closed 34

1,426
Fully Open

34
Current Closed

40
Partial Access



Private Road and Bridge Program

August 31 Deadline

August 31 is the deadline for western North Carolina residents in Helene disaster-declared counties to submit project interest forms through the North Carolina Division of Emergency Management Private Road and Bridge Program (NC-PRB).

The NC-PRB program will initiate a formal application process for newly authorized reimbursements totaling \$25 million for Helene private road and bridge repairs that have already been performed. That process will open in September. Reimbursements will be permitted to cover up to 50 percent of a project's total cost.



More Than \$11 Million Awarded for Great Trails Projects in WNC

The Department of Natural and Cultural Resources awarded more than \$100 million authorized by the General Assembly in grants to communities and nonprofits in western North Carolina from the Great Trails State Program funding.

The program offers matching grants to North Carolina local governments, public authorities, regional council of governments, and nonprofit organizations.



Round 3 Cashflow Loans for Local Governments

Round 3 Cash Flow Loans

**August 15
Deadline**

August 15 is the deadline for local governments to submit an intent form to participate in the Round 3 Cash Flow Loan program offered by the Department of State Treasurer.

To date, approximately \$97 million in cashflow loans have been offered to local governments impacted by Hurricane Helene. Round 1 is completed, and Round 2 is in process.

An additional \$51.5 million has been allocated by the General Assembly for this program through the Disaster Recovery Act – Part 2. Unused funds from Round 2 will be reallocated during this round of loans. Entities that received Round 1 or Round 2 loans are eligible to apply for Round 3.





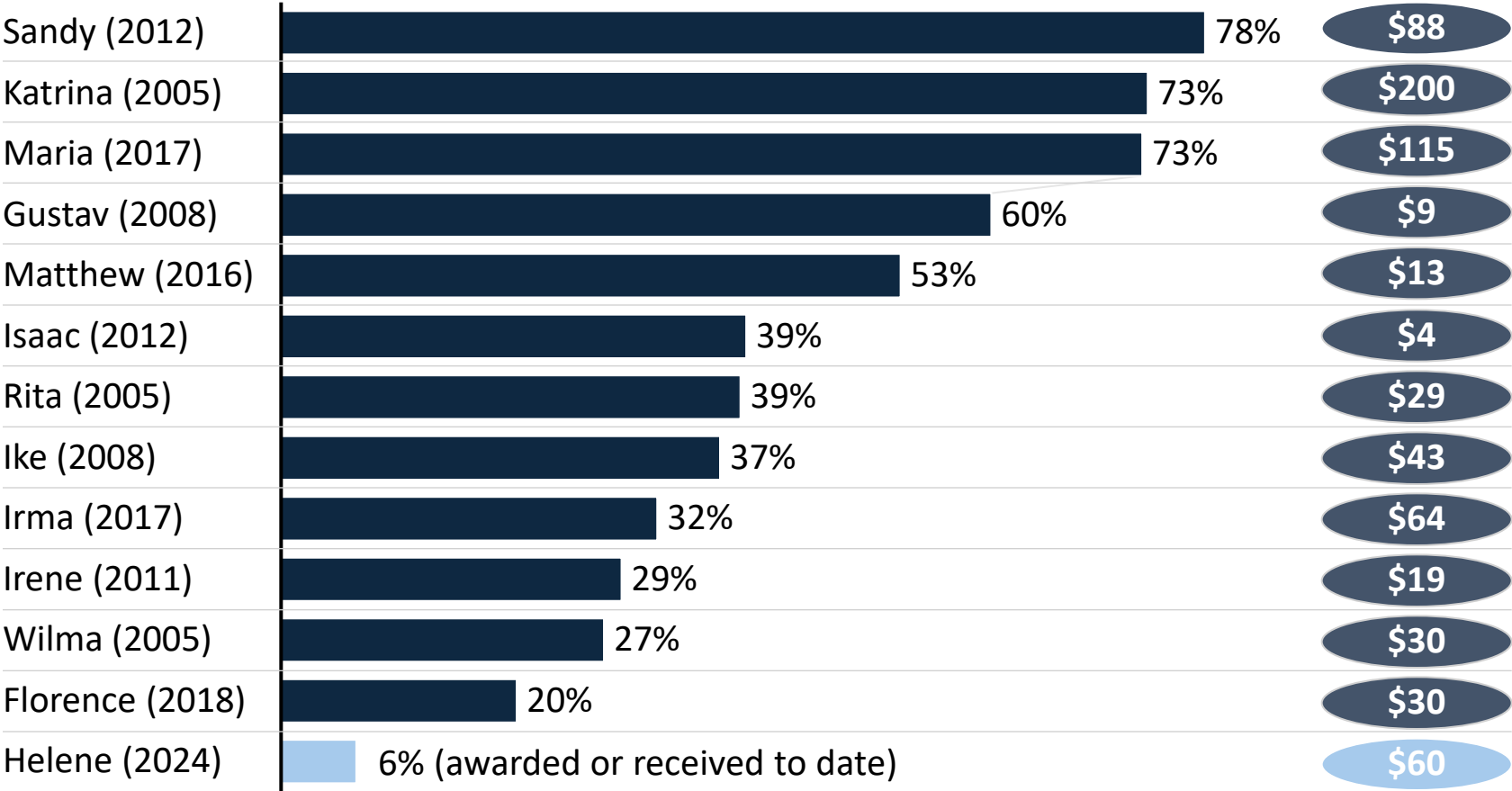
Selected Federal Program Updates

North Carolina has requested federal funding to cover 48% of Helene’s damage, and so far, it has received or been awarded federal funds covering 6% of total damages.

As of May 2025

Share of hurricane economic damage covered by federal aid (%)¹

Total U.S damage
(2024 \$B)²



1. Where available, federal aid is estimated using actuals from CBO and FEMA. In all other cases, FEMA actuals for Individual Assistance (IA), Public Assistance (PA), and Hazard Mitigation Grant Program (HMGP) were utilized, and non-FEMA federal aid was estimated based on the typical share of federal aid represented by FEMA funding, based on historical data.

2. Damage estimated by NOAA, including both insured and uninsured losses.

Applications open for \$685M in Disaster Water & Sewer Funding

Clean Water and Drinking Water State Revolving Funds

- Principal forgiveness and low-interest loans for Helene-impacted communities:
 - \$254M for sewer projects
 - \$23M for decentralized sewer systems
 - \$409M for water projects
- Disaster funding applications accepted on rolling basis
- DEQ and EPA staff working to prepare strong applications from impacted local governments



GROW NC is working with North Carolina's federal delegation and federal agencies to secure additional appropriations and allocations of federal funds

- EDA Economic Recovery Funds – \$1.45 billion available nationwide on a first come, first served basis for units of government, economic development districts, higher ed institutions, eligible nonprofits. GROW NC is working with communities to assist with applications.
- Homeland Security – An additional \$400 million recently released by FEMA for USACE debris mission in late June. Approximately \$200 million more is needed to complete USACE assigned debris removal projects.
- HHS Disaster Supplemental Funds for Child Care – The US Department of Health and Human Services issued notice in mid-July for states to apply for their portion of \$250 million in national funding. NCDHHS preparing to apply by September 15 deadline.

Stream Restoration & Streambank Stabilization

GROW NC began convening a working group of related state agencies on Aug. 6

Department of Agriculture

- Soil & Water Conservation, Streamflow Rehabilitation Assistance Program
- Emergency Watershed Protection through USDA

Department of Environmental Quality

- Flood Resiliency Blueprint
- Regulatory and programmatic responsibilities

Division of Emergency Management

- FEMA related funding
- Floodplain mapping

Department of Transportation

- Hydraulic components of transportation projects

GROW NC will prepare information in response to advisory committee input on this topic.
Partner organizations will be engaged as well.

Flood Plain Mapping

**Don Campbell, Chief of Staff, Division of Emergency
Management, NC Department of Public Safety**

**Stu Brown, North Carolina Flood Resiliency Blueprint Project
Manager, NC Department of Environmental Quality**

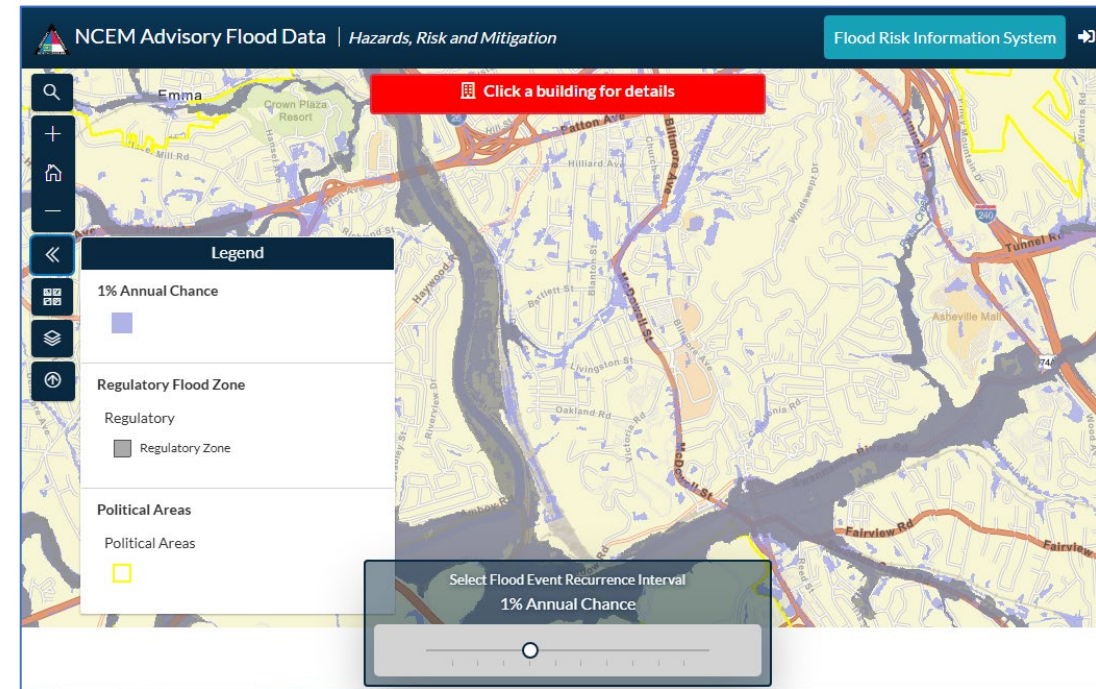


Emergency Management
NC DEPARTMENT OF PUBLIC SAFETY

Senate Bill 743 – Floodplain Mapping Funds - \$5,000,000

NCEM Progress Update

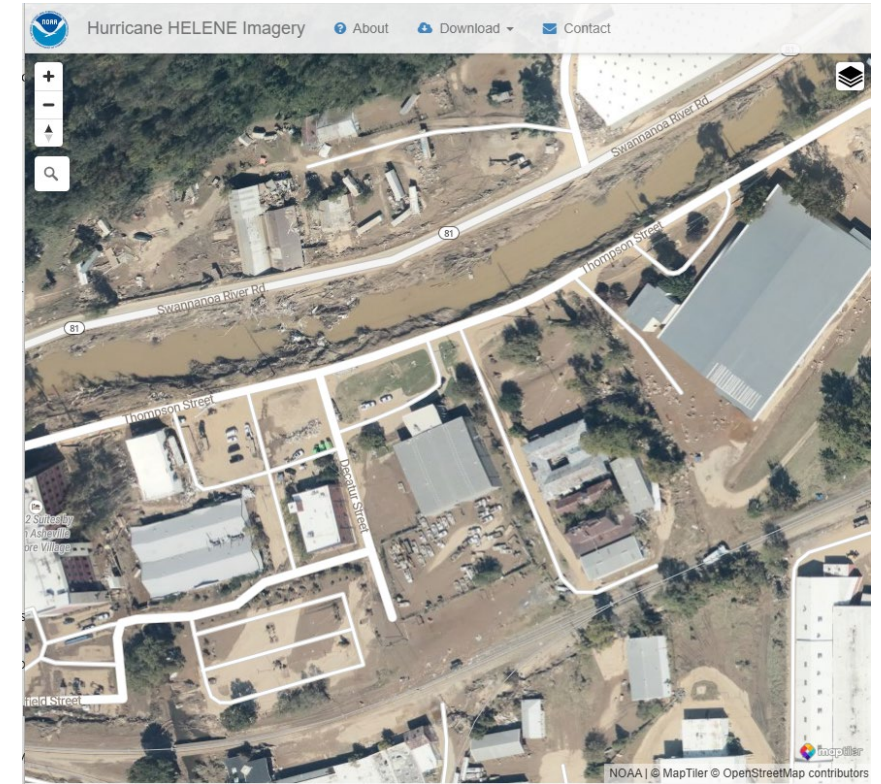
August 2025





Senate Bill 743 Final Language

“Floodplain Mapping Allocates funds to NCEM for floodplain mapping in counties with a federal disaster declaration due to Hurricane Helene. This funding will be used to revise existing floodplain maps according to new data and imagery which will capture changes in the region such as new high-water marks.”



Source: NOAA Hurricane Helene Imagery –
Location: Swannanoa River, Asheville, NC

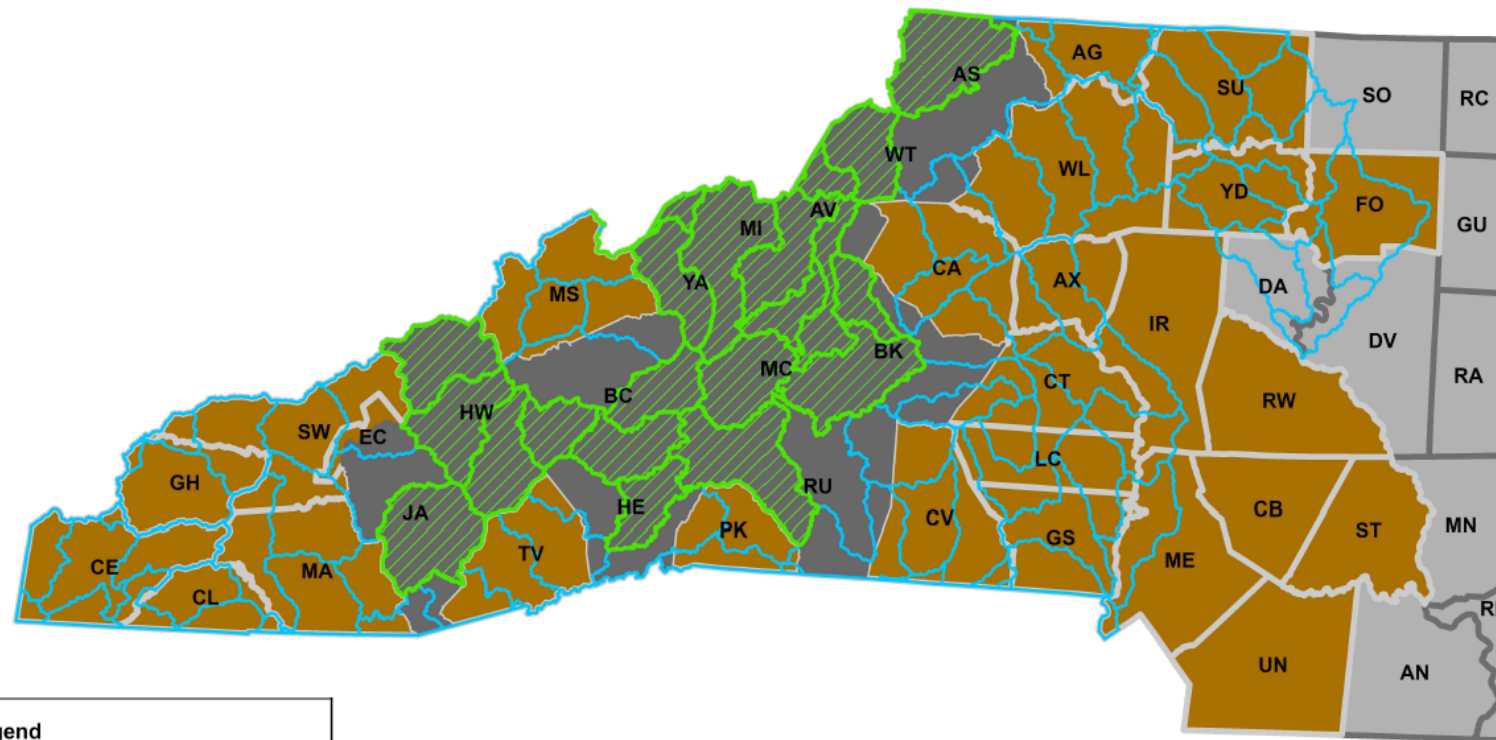


Scope of Work – Geographic Extent

Legend

-  SB743 Priority HUC10 Watersheds
-  SB743 2-D BLE HUC10 Watersheds
-  FEMA-4827-DR Helene - Western NC Counties
-  NC Collaboratory LIDAR Counties
-  NC Counties

North Carolina Floodplain Mapping Program SB473 Hurricane Helene 2-D Base Level Engineering Study Watersheds



Legend

-  SB743 Priority HUC10 Watersheds
-  SB743 2-D BLE HUC10 Watersheds
-  FEMA-4827-DR Helene - Western NC Counties
-  NC Collaboratory LIDAR Counties
-  NC Counties



0 12.5 25 50 Miles



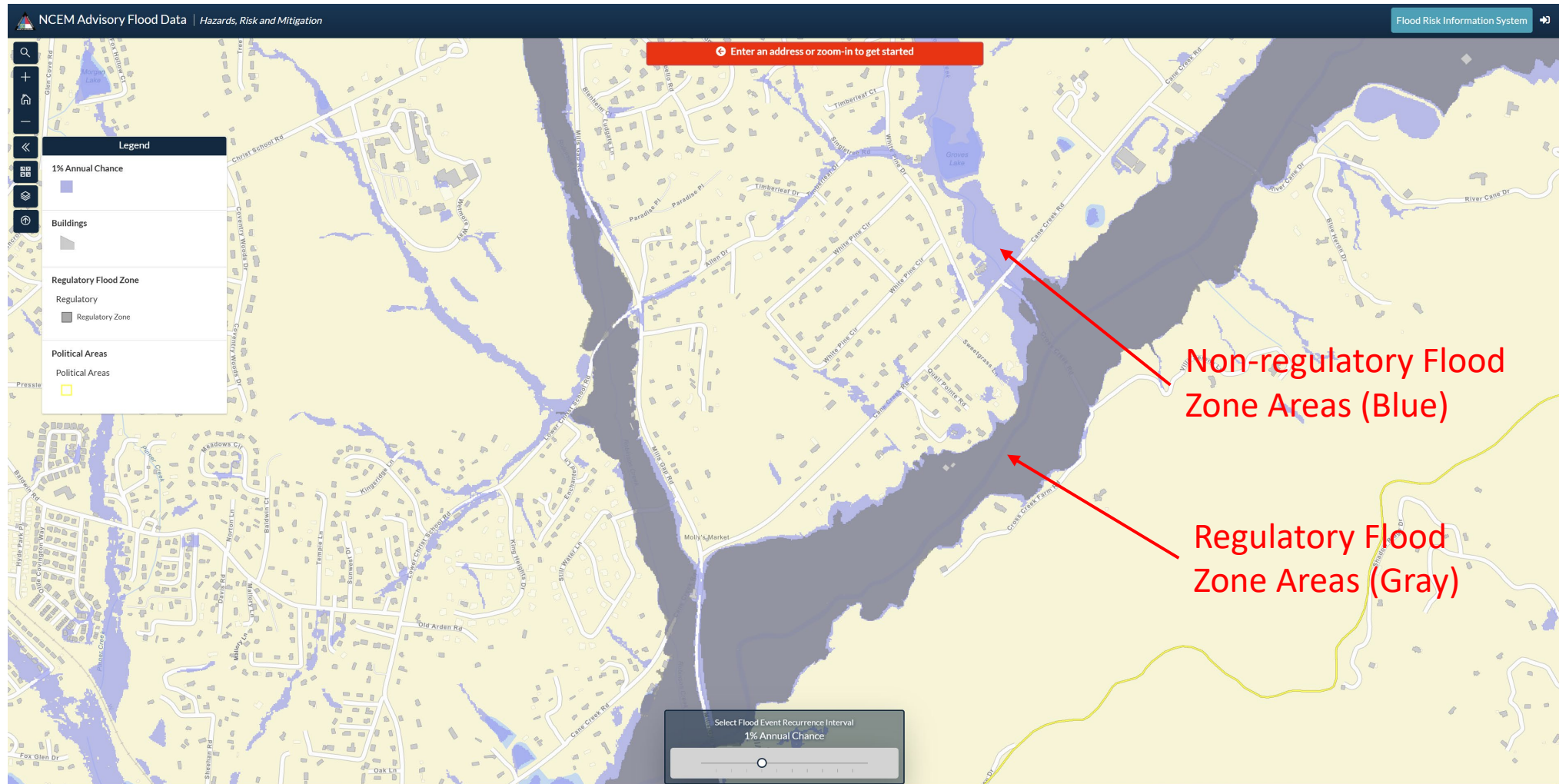
Scope of Work

- Update current NCEM Floodplain Mapping Program (NCFMP) 2-dimensional base level engineering (2D-BLE) flood study modeling with new post event topographic LIDAR data
 - Non-regulatory flood studies will cover current regulatory and non-regulatory flood extents (flood risk areas currently not shown on regulatory flood maps)
- Calibrate and validate 2D BLE post event model using high resolution rainfall, field surveyed highwater marks, and stream gauge flow and water level data from Helene
- Compare post event 1-percent annual chance flood boundaries and elevations to pre-event 2D BLE model and identify regulatory flood zone areas recommended for future restudy.
 - Restudy areas will be shared and verified with local communities prior to requesting funding for future regulatory flood study updates
 - Regulatory flood studies to be performed after all infrastructure improvements completed in western, NC
- Non-regulatory flood data can be used to inform restoration efforts in areas of significant change including recommended elevations for building mitigation and infrastructure improvement projects
- Perform post event building level flood risk and mitigation assessments (using NCEM building footprints)
- Provide flood boundary, elevation, and flood risk and mitigation assessment data to federal, state and local communities through the NCEM Advisory Flood data viewer (<https://flood.nc.gov/advisoryflood/>)





NCEM Advisory Flood Data Viewer





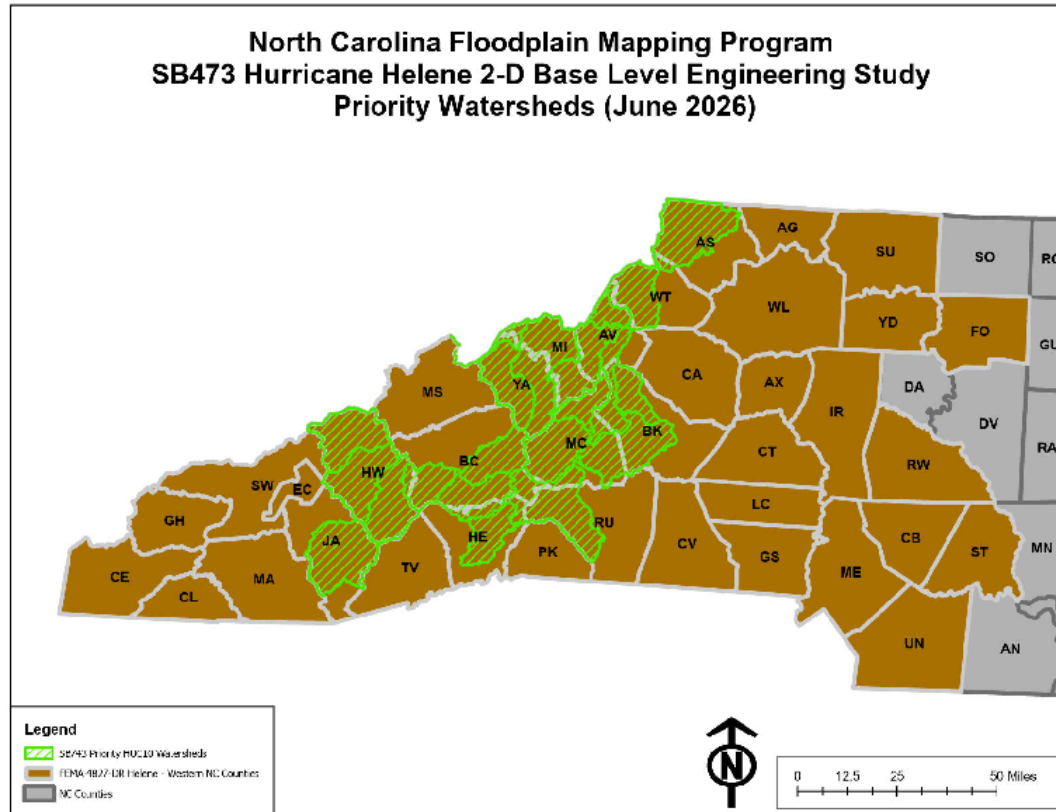
Schedule

- Post Helene LIDAR collection
 - NC Collaboratory – 12 Counties
 - Imagery and LIDAR collected in winter 2025
 - Imagery delivered and complete
 - LIDAR processing and delivery – end of August 2025
 - NCEM LIDAR Collection – 28 Counties
 - LIDAR collected winter 2025
 - LIDAR processing and delivery – end of December 2025
- Post Helene Flood Studies
 - Present – September 2025 – Professional services contracting
 - September 2025 – June 2026 – Complete high priority areas studies (Data loaded to NCEM Advisory Flood Data viewer)
 - January – September 2026 – Complete remaining flood studies

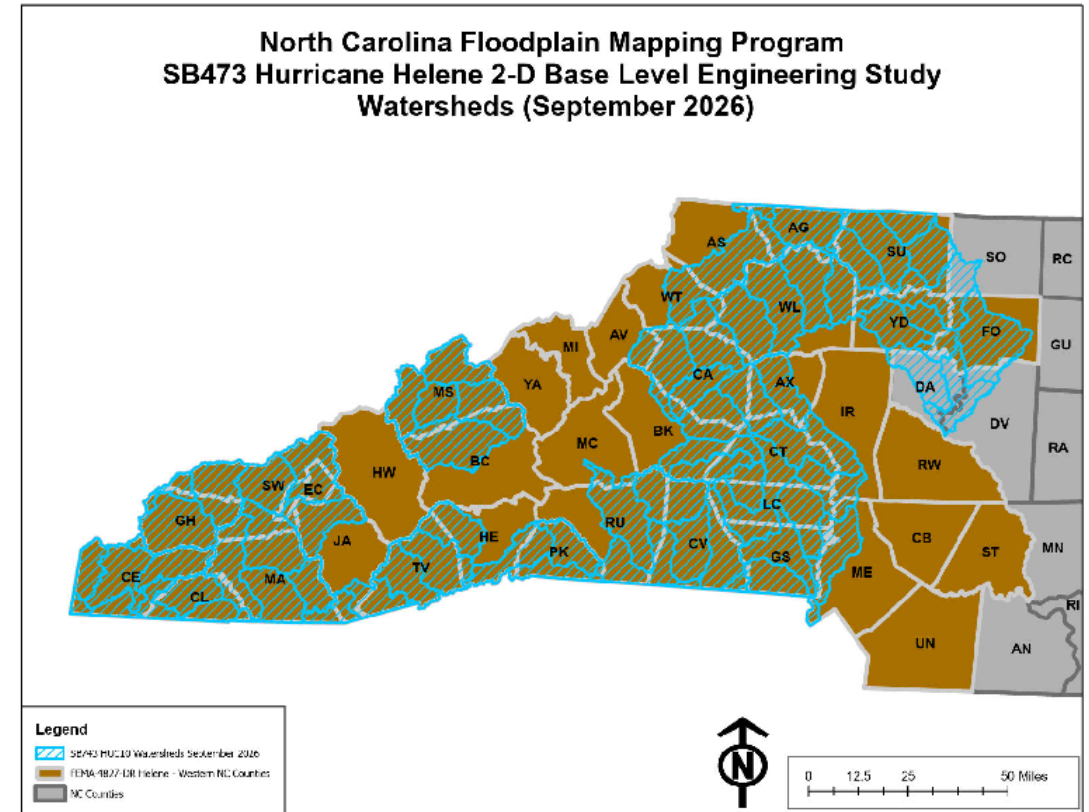




September 2025 – June 2026



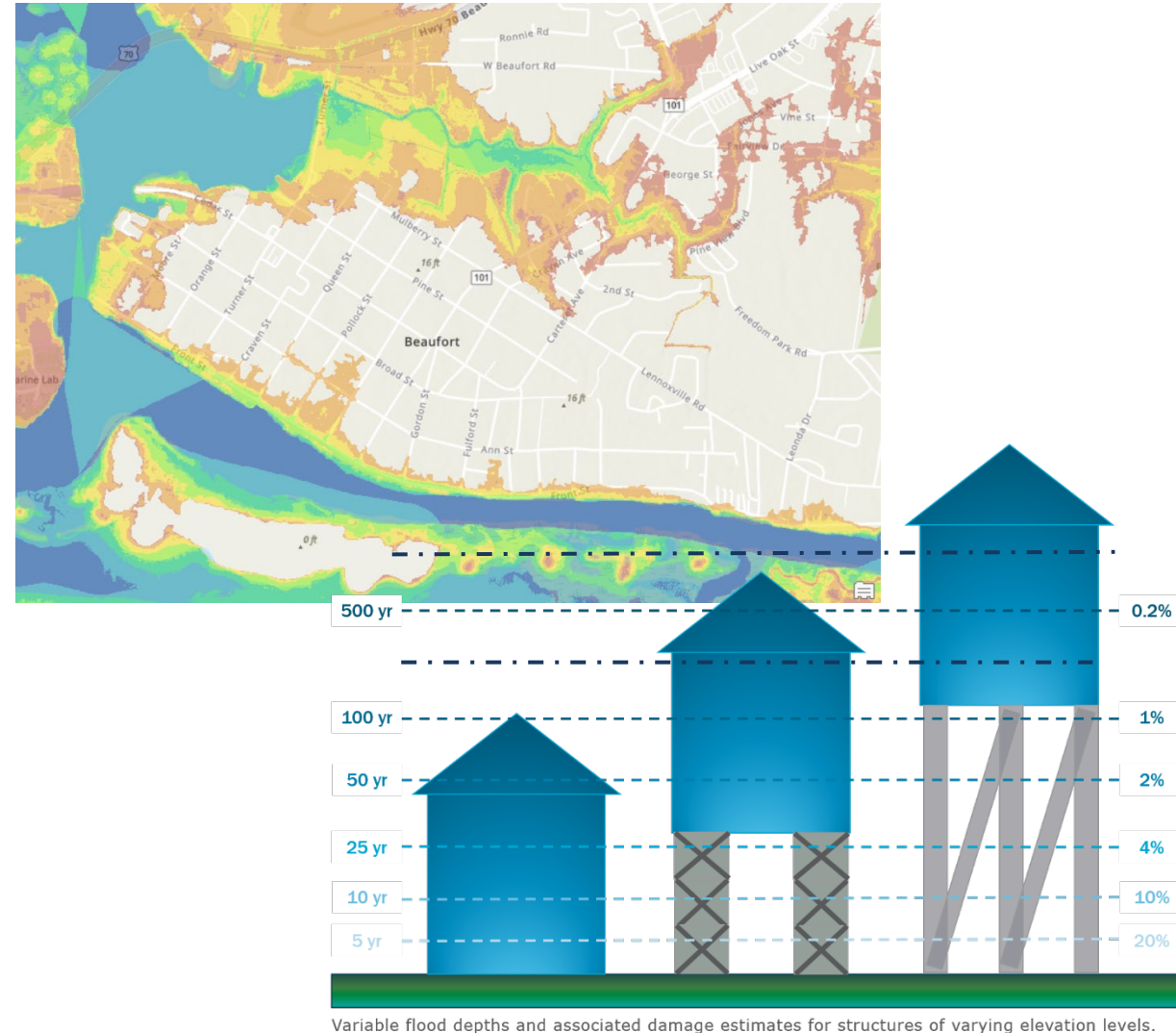
January 2026 – September 2026



NC Flood Resiliency Blueprint Tool

Goals:

- Be a resource for communities, local governments, and other partners for the planning and implementation of resilience actions
 - **Provide users with accurate, data-driven flood risk and vulnerability assessments**
 - **Allow users to explore, develop, and define flood resilience actions**
 - **Help users to evaluate and prioritize effective flood resilience actions**
- Be a resource to DEQ and partners in the development of River Basin Action Strategies
- Support DEQ/State funding decisions for planning and implementation

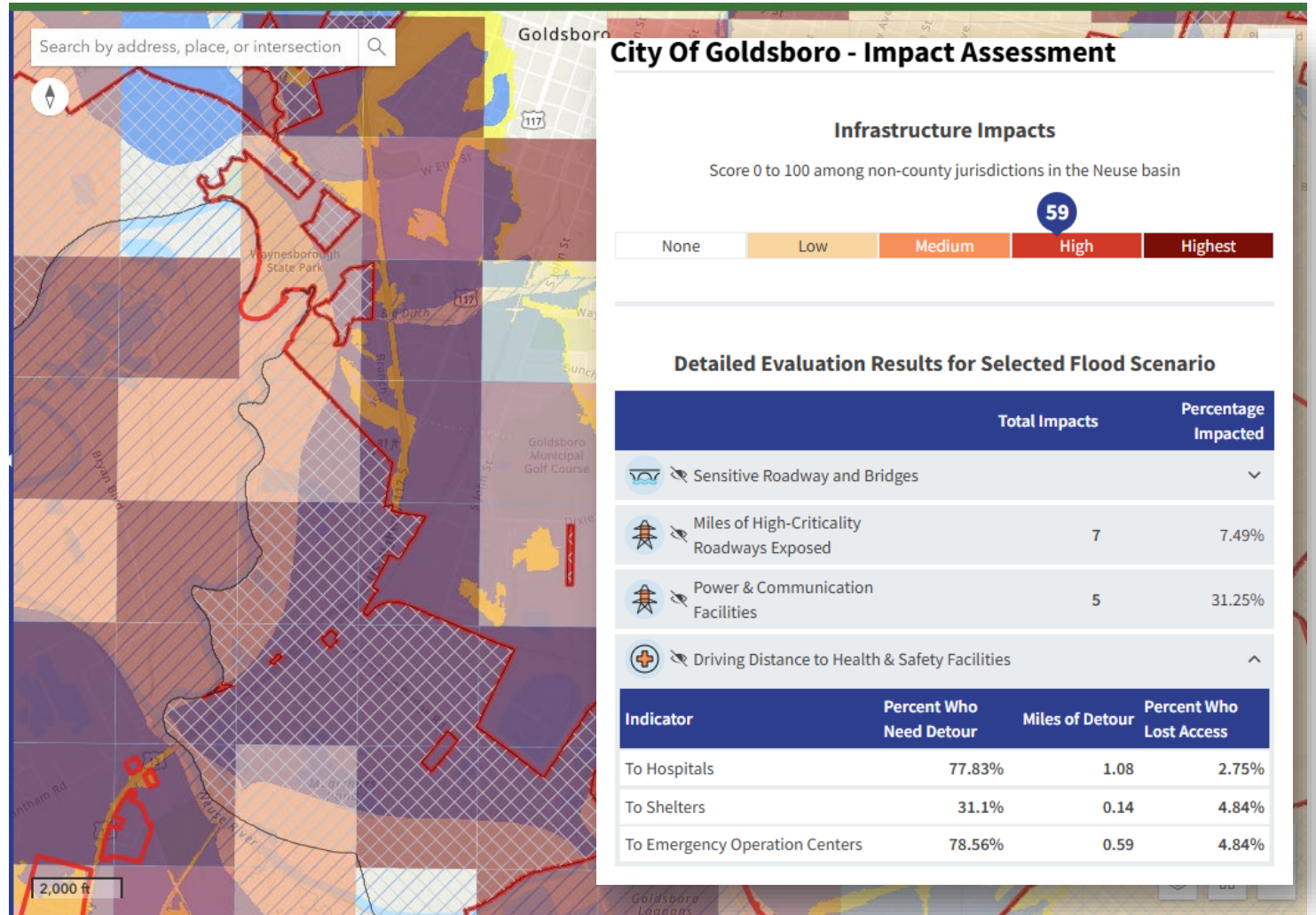


Blueprint Tool – Understand Your Vulnerability

Provide users with accurate, data-driven flood risk and vulnerability assessments

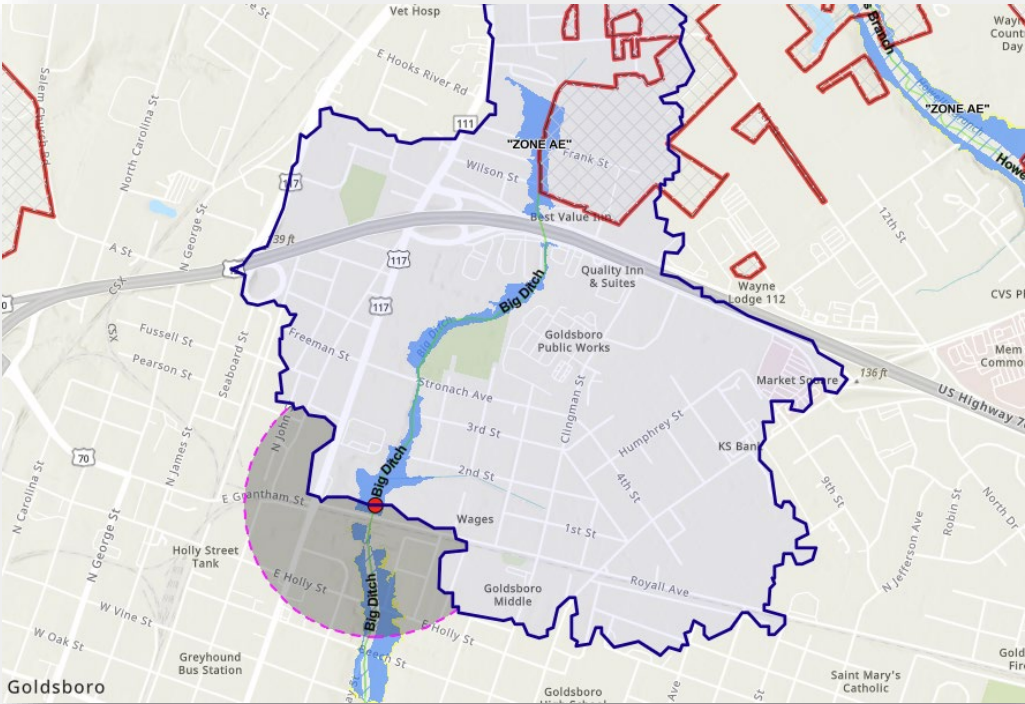
- Flood risk to structures
- Impacts on:
 - People
 - Environment
 - **Infrastructure**
 - Sensitive Roadway and Bridges
 - Miles of High-Criticality Roadways Exposed
 - Power & Communication Facilities
 - Driving Distance to Health & Safety Facilities
 - Economic Sustainability

Department of Environmental Quality

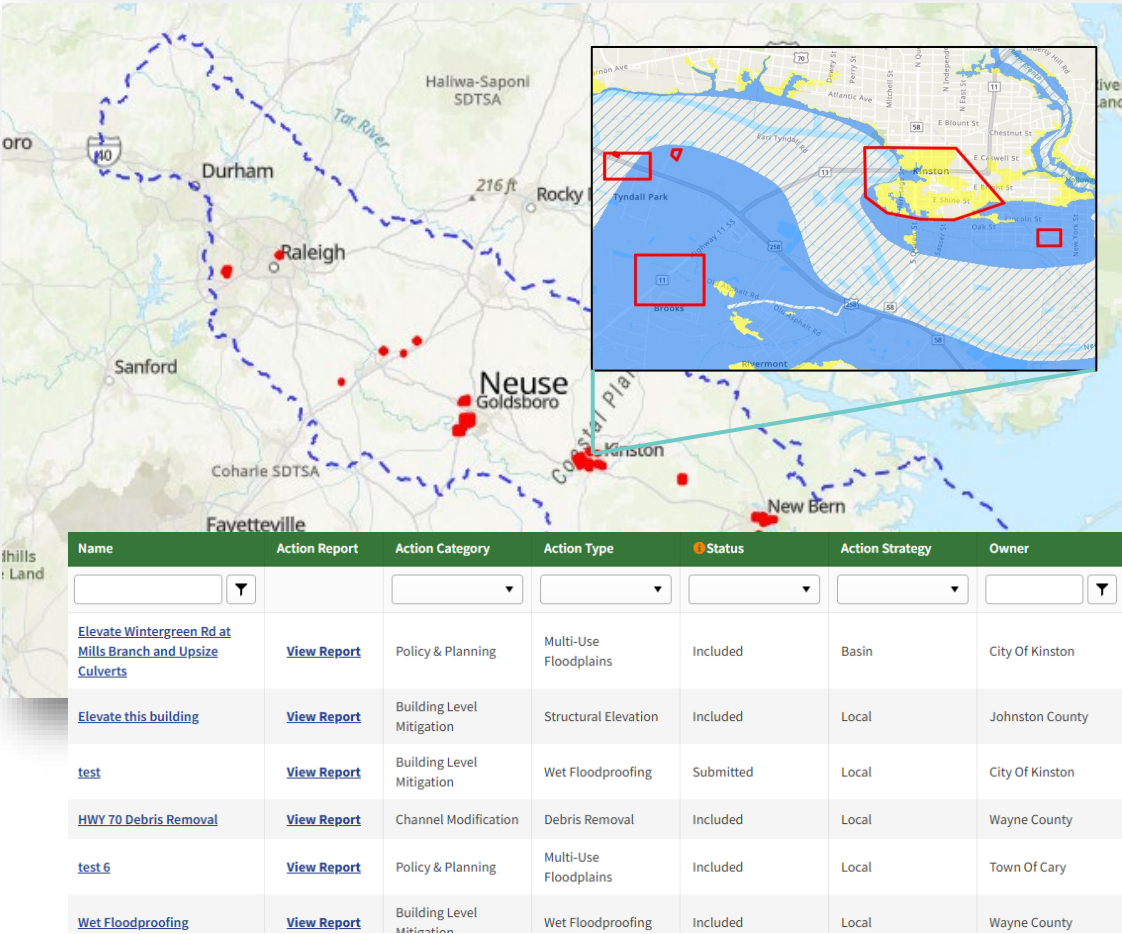


Blueprint Tool – Building Flood Resilience Action Strategies

Allow users to explore, develop, and define flood resilience actions



Help users to evaluate and prioritize effective flood resilience actions



Name	Action Report	Action Category	Action Type	Status	Action Strategy	Owner
Elevate Wintergreen Rd at Mills Branch and Upsize Culverts	View Report	Policy & Planning	Multi-Use Floodplains	Included	Basin	City Of Kinston
Elevate this building	View Report	Building Level Mitigation	Structural Elevation	Included	Local	Johnston County
test	View Report	Building Level Mitigation	Wet Floodproofing	Submitted	Local	City Of Kinston
HWY 70 Debris Removal	View Report	Channel Modification	Debris Removal	Included	Local	Wayne County
test 6	View Report	Policy & Planning	Multi-Use Floodplains	Included	Local	Town Of Cary
Wet Floodproofing	View Report	Building Level Mitigation	Wet Floodproofing	Included	Local	Wayne County

Agriculture Disaster Crop Loss Program

**Kaleb Rathbone, Assistant Commissioner, Western North
Carolina Agricultural Programs and Small Farms, NC
Department of Agriculture & Consumer Services**



North Carolina Department of
Agriculture & Consumer Services

NC Agricultural Disaster Crop Loss Program

August 8, 2025

Program and Implementation Briefing



Background

- Hurricane Helene resulted in catastrophic damage in western North Carolina, leading to 39 counties being declared Presidential Disaster Areas. Agricultural production in the region is largely specialty crops with limited federal crop insurance coverage.
- USDA-NASS 2022 Census data notes 20,494 farms in the declared counties with an annual farmgate value of \$4 billion. The value of farms and buildings in these counties is \$12.9 billion, and machinery and equipment valued at \$1.6 billion.
- **Estimated economic impacts to NC agriculture from Hurricane Helene total \$4.23 billion.**

Agricultural Disaster Crop Loss Program

- Authorized by S.L. 2025-2, Disaster Recovery Act of 2025 – Part I
- \$311 million in funding for a state-wide Agricultural Disaster Crop Loss Program
 - \$200 million for verifiable losses from Hurricane Helene in the affected area
 - \$111 million for verifiable losses from an ag disaster (defined as a Secretarial disaster) in 2024, excluding Hurricane Helene
 - All counties and all disasters from 2024 are eligible
 - Includes both crop and infrastructure losses

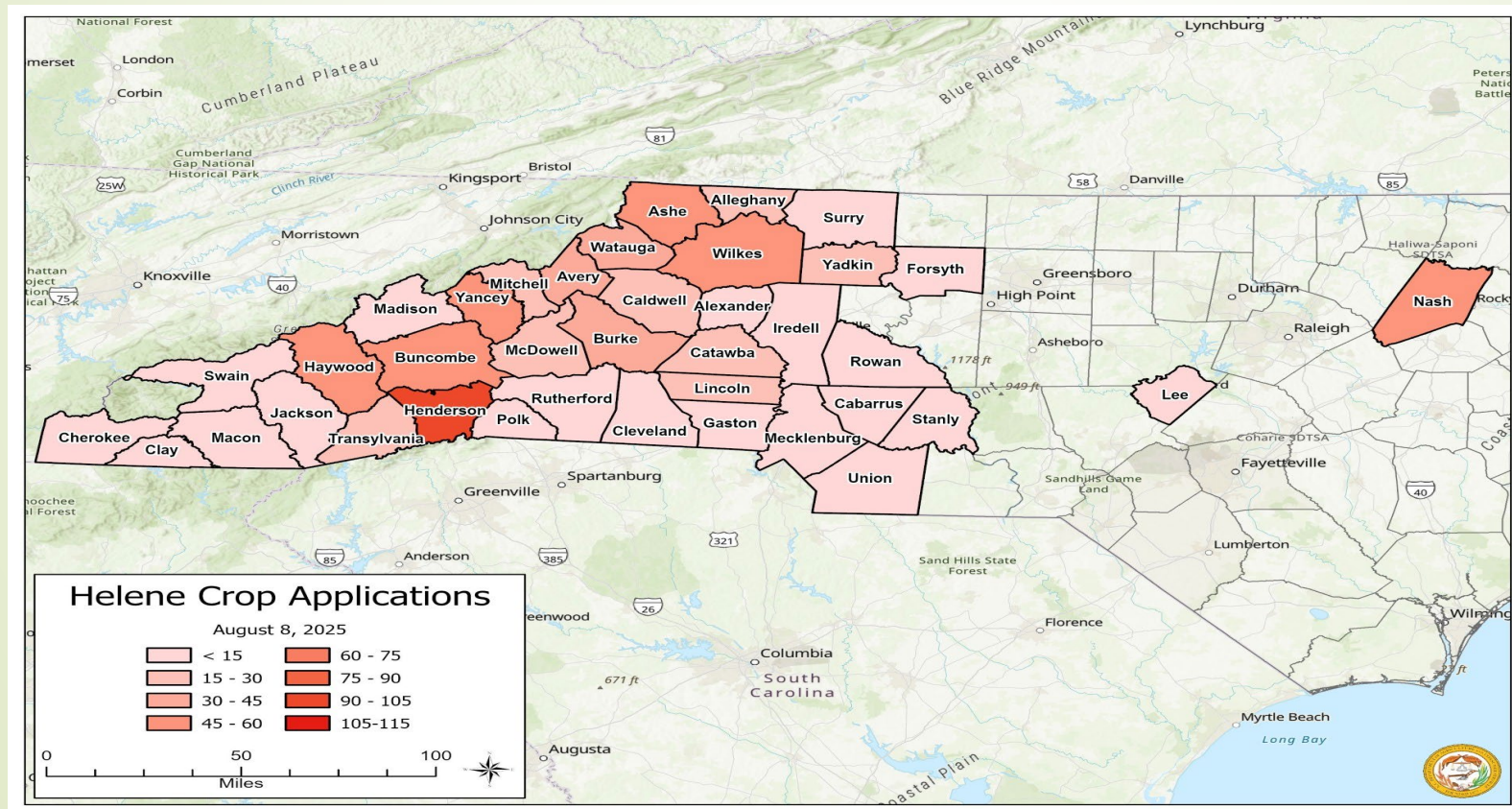
Application Process

- Application period: April 1, 2025 – May 19, 2025
- Worked with ag industry partners to promote the program
 - NCSU Cooperative Extension provided in-person support for applicants
 - NCDA&CS staffed a support hotline to assist applicants, receiving just under 500 calls
 - NC Farm Bureau promoted the program through purchased advertising
 - Coordinated with USDA Farm Service Agency to supply necessary documentation

Application Review

- Over 8500 applications received
- Following review and verification, application totals for each program:
 - Non-Helene: 6431
 - Helene: 1145
 - 500 applications indicated infrastructure loss in the Helene-only categories, 122 of those were infrastructure-only
 - Approximately 1,000 applications were removed after review for incomplete data or duplication.

Application Distribution by County



Crops and Acreage Reported: Helene Category

- 49 total crops (578-reported crops)
- Total acreage: 518,037.6
- Largest acreage reported: forage for hay or graze, 457,501.1 ac.
- Smallest acreage reported: pecans and rutabaga, .1 ac.
- 298 applications in this category included nursery, Christmas trees, fruit trees, and other specialty crops:
 - Nursery, Christmas trees, fruit trees and vines, turf/sod, ginseng
 - 297 applications have been verified as of 7/29/2025 with a calculated loss of **\$164,331,215.84**

Crops Reported: Helene-only Category

- Forage for Hay or Graze
- Soybeans
- Corn for Grain
- Tobacco, Flue Cured
- Corn for Silage
- Apples
- Sweetpotatoes
- Tomatoes
- Peppers
- Pumpkins
- Caneberries
- Cantaloupes
- Squash
- Cabbage
- Sweet Corn
- Broccoli
- Greens
- Cucumbers
- Watermelons
- Potatoes
- Grapes
- Beans
- Peaches
- Sunflower
- Honeydew
- Grain Sorghum
- Strawberries
- Eggplant
- Alfalfa
- Herbs
- Blueberries
- Peas, Southern Field Grown
- Lettuce
- Brussel Sprouts
- Tobacco, Burley
- Wildflowers
- Peas, English
- Asparagus
- Okra
- Cauliflower
- Radishes
- Beets
- Carrots
- Tomatillos
- Onions
- Turnips
- Garlic
- Pecans
- Rutabaga

Crops and Acreage Reported: Non-Helene Category

- 52 total crops (578-reported crops)
- Total acreage: 3,125,837.9
- Largest acreage reported: soybeans, 1,281,168.2
- Smallest acreage reported: brussels sprouts, 2.5
- 55 applications in this category included nursery, Christmas trees, fruit trees, and other specialty crops:
 - Nursery, turf/sod, cut flowers, hemp, clary sage, Christmas trees, wildflower seed, stevia
 - 37 applications have been verified as of 7/29/2025 with a calculated loss of **\$31,887,897.58**

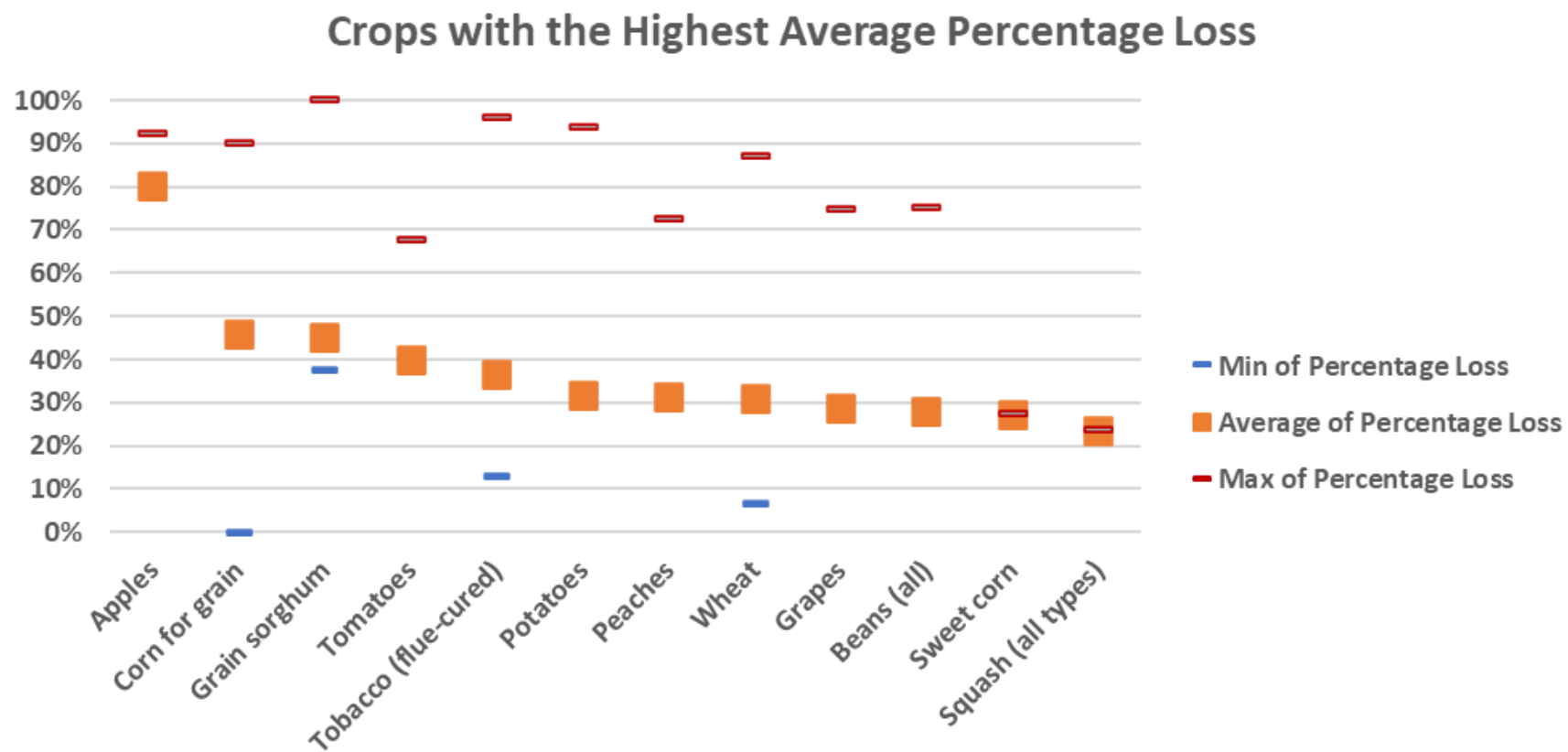
Crops and Acreage Reported: Non-Helene Category

- Soybeans
- Corn for Grain
- Cotton
- Wheat
- Grass for Haying and Grazing
- Peanuts
- Tobacco, Flue Cured
- Sweetpotatoes
- Corn for Silage
- Oats
- Watermelons
- Potatoes
- Eggplant
- Barley
- Cucumbers
- Peas Southern
- Beans
- Triticale
- Sesame
- Squash
- Cabbage
- Rapeseed
- Sweet Corn
- Greens
- Broccoli
- Herbs
- Pumpkins
- Peppers
- Sunflowers
- Strawberries
- Grapes
- Wildflowers
- Alfalfa
- Cantaloupes
- Tomatoes
- Beets
- Tobacco, Burley
- Rice
- Turnips
- Onions
- Radishes
- Pecans
- Asparagus
- Eggplant
- Carrots
- Lettuce
- Tomatillos
- Okra
- Peas, English
- Cauliflower
- Brussel Sprouts

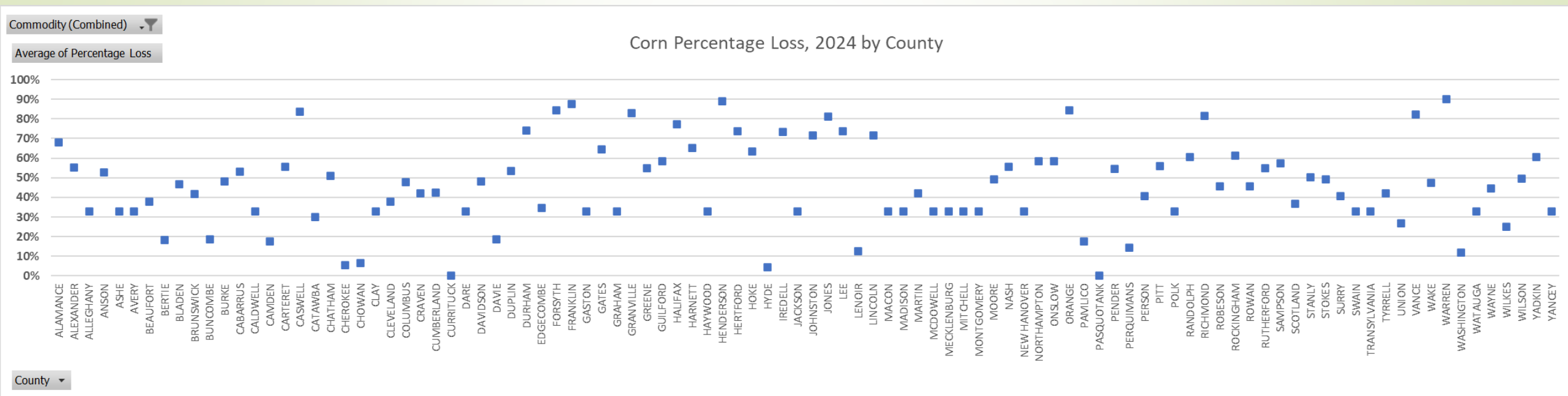
Yield, Price, and Loss Data

- Yield data has been compiled for crops included on the disaster program applications, pulling from county-level data wherever possible, and using state-level or alternative data as needed.
- State-level average price data has been compiled for crops on the disaster program applications. This price data is primarily from NCDA and USDA data.
- Percentage Loss data has been estimated using the best data available for each county and crop. That loss has been estimated from data that includes county crop yields where available, and state or alternative yields where county data is not available.
- The data compiled indicates a high degree of variability for percentage losses among crops, as well as a high degree of variability for percentage losses among counties.

Loss Data



Loss Data



Loss Calculation Example

Crop	Min of Percentage Loss	Average of Percentage Loss	Max of Percentage Loss
Barley	0%	2%	91%
Corn for grain	0%	46%	90%
Cotton	0%	11%	76%
Grain sorghum	38%	45%	100%
Peanuts	0%	11%	85%
Rapeseed	15%	21%	33%
Rice	15%	21%	33%
Sesame	15%	21%	33%
Soybeans	0%	14%	79%
Sunflowers	0%	0%	0%
Wheat	7%	31%	87%

Crop	Min of Percentage Loss	Average of Percentage Loss	Max of Percentage Loss
Alfalfa	0%	0%	0%
Apples	80%	80%	92%
Asparagus	15%	21%	33%
Beans (all)	28%	28%	75%
Beets	15%	21%	33%
Blueberries	0%	2%	73%
Broccoli	15%	21%	33%
Brussel sprouts	15%	21%	33%
Cabbage	0%	0%	0%
Caneberries	15%	21%	33%
Cantaloupes	15%	21%	33%
Carrots	15%	21%	33%
Cauliflower	15%	21%	33%
Corn for silage	15%	21%	33%
Cucumbers	8%	8%	8%
Eggplant	15%	21%	33%
Garlic	15%	21%	33%
Grapes	28%	29%	75%
Grass (millet, mixed forage, triticale, lespedeza, pasture for grazing)	1%	1%	1%

Crop Loss Calculations

- Final payment calculations are in process
- Producer payments are calculated based on county average yields, county average loss estimates, state average prices.
- Total calculations must be completed before payments are sent to ensure we stay within budgeted funds.
- We are hopeful to begin crop loss payment distributions this month

Infrastructure

- Approximately 500 applications reported infrastructure loss
- Staff are currently working with applicants to verify losses in this category
- Losses range from farm roads and bridges to equipment, barns, greenhouses, etc.
- Received 249 applications requesting funds for field/stream restoration not covered by USDA
- All applications in this category will be verified and payment calculations completed before funds are distributed to ensure total doesn't exceed available funding

USDA Block Grant

- NCDA&CS is currently negotiating with USDA to develop a program that covers the following:
 - **Timber Loss**
 - **Infrastructure Loss (limited scope)**
 - **Market Loss for Commodities and Value-Added Products**
 - **Future Economic Loss**
- The block grant is designed to cover losses not covered by other federal programs
- Federal block grant funds will be used to supplement state program funds to cover as many losses as possible



North Carolina Department of
Agriculture & Consumer Services

NC Agricultural Disaster Crop Loss Program

August 8, 2025

Program and Implementation Briefing



The Critical Role of Legal Services in Disaster Recovery

Lesley Albritton, Chief of Staff, Legal Aid of North Carolina
Ashley Campbell, Executive Director, Legal Aid of North Carolina

Jackie Kiger, Executive Director, Pisgah Legal Services



LEGAL AID
OF NORTH CAROLINA

Legal Aid & Disaster Recovery

Ashley Campbell, CEO | Lesley Albritton, COO

*Presented to the Governor's Advisory
Committee on WNC Recovery*

August 8, 2025

ABOUT US



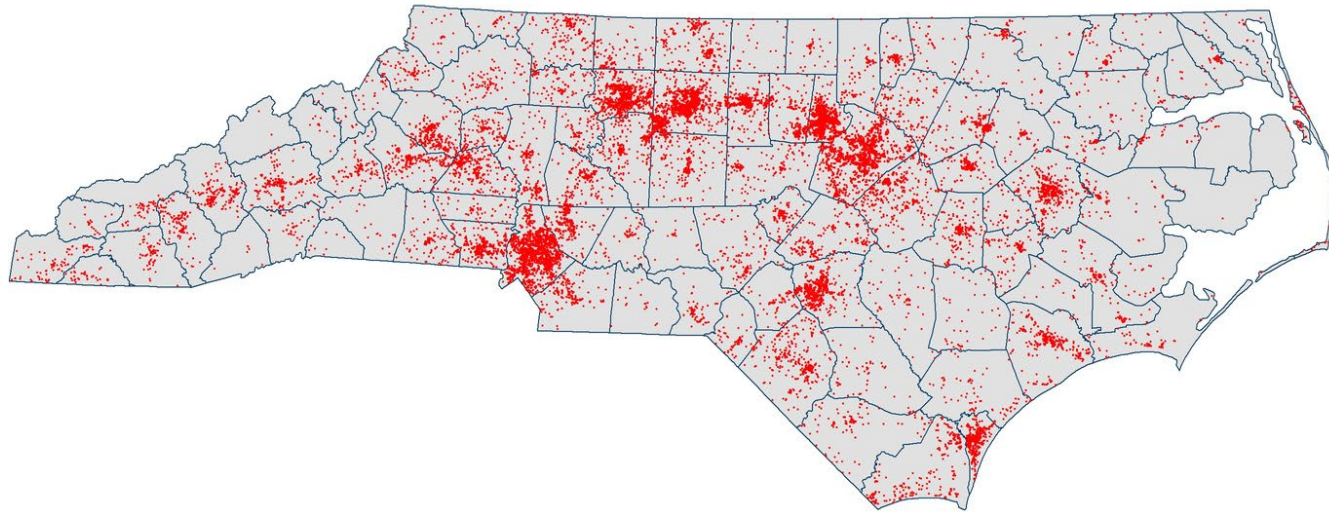
LEGAL AID
OF NORTH CAROLINA

We are the state's largest nonprofit law firm with more than 350 staff

**We handle civil legal matters
(no criminal cases)**

Our Mission

Legal Aid of North Carolina is a statewide, nonprofit law firm that provides free legal services in civil matters to low-income people in order to ensure equal access to justice and to remove legal barriers to economic opportunity.



We serve all 100 counties in North Carolina

Over 2 million people qualify for our services

Last year, we closed more than 27,000 cases

Our Navigator and Ombudsman programs handled thousands more

300,000+ calls to our helpline every year

Who Responds First?

- Red Cross
- FEMA
- NCVOAD
- State & Local Emergency Management
- Disaster Legal Services
- LANC & Pisgah



What Types of Needs Will We See?

1 - 6 Weeks

- Landlord-Tenant Concerns
- Insurance (Flood & Homeowners) Claims
- FEMA Application
- Document Replacement
- Disaster Unemployment, D-Snap, Other Emergency Benefits
- Wage Theft

1 - 6 Months

- Appeal of FEMA Denials
- Insurance Denials
- Evictions (Private & Subsidized)
- Rental Assistance & Subsidies
- Title Issues

6 Months - Years

- FEMA Reconsiderations
- CDBG-DR Funds
- Habitability Concerns
- Civil Rights Claims/Systemic Response Problems
- Community Economic Development/Resiliency Work



How Do We Help?

Information

- We produce easy-to-understand self-help guides for survivors. These materials are available on websites, social media, and in the Disaster Recovery Centers.

Outreach

- Disaster Recovery Centers
- Community Partner Events
- Free Legal Clinics
- Red Cross Partnership

Hotline & Direct Client Services

- LANC operates the official hotline
- Survivors call one number and are seamlessly paired with a legal services attorney or a volunteer lawyer
- LANC Disaster Relief Attorney provides advice and brief service at the hotline
- Wait times are under seven minutes
- LANC hired additional staff to ensure a good experience for survivors

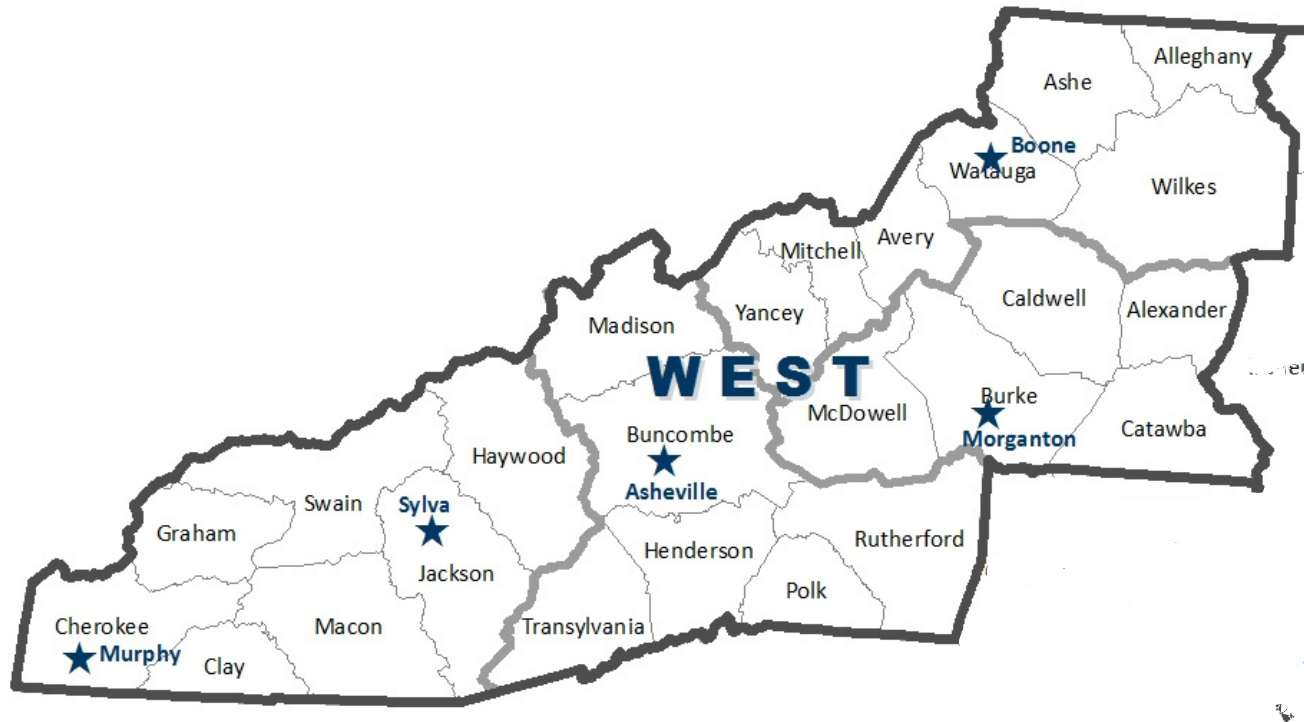
LANC's Disaster Relief Project

Statewide Special Project Serving All 100 Counties in North Carolina

- Attorneys, paralegals, and social workers specializing in disaster legal services
- Responded to every major disaster since Hurricane Matthew
- Dedicated to meeting survivors in their own communities
- Held over 440 outreach events since 2021
- Closed nearly 700 cases since 2021
- Secured \$21,958,694 in benefits for disaster survivors



Helene Assistance



Delivered \$5 million in services to disaster-affected areas (2024-2025)

530+ Helene-specific cases

1,600+ calls to our Helene Hotline

150+ outreach events reaching 26,000 people

Client Story: Meredith Childress



Burnsville, NC | Hurricane Helene, September 2025

- Meredith bought her 1940 farmhouse in 2020 through a first-time homebuyer program and renovated it herself during the pandemic.
- As rains from Hurricane Helene intensified, she evacuated with her cats just in time.
- Helene brought 31 inches of rain in 4 days—a flood worse than any in recorded history.
- Her home was destroyed; only the steps and foundation remained.
- She had no flood insurance—she couldn't afford the \$800/year premium on a \$682/month mortgage.
- She now owes \$45,000 on a home that no longer exists.
- With Legal Aid's help, she's negotiating with her lender for relief.

Florence Assistance



\$54.8 million

homes saved from loss

\$23.76 million

direct benefits obtained after Hurricane
Florence

\$18.23 million

ReBuild benefits

Legal Aid: A Vital Partner in Disaster Recovery

“From insurance claims, FEMA denials & reviews, and predatory contractors who have fleeced our poorest and most underrepresented residents, it is glaringly apparent that our survivors need legal advocacy or, as we say in my line of work, ‘they are like sheep without a shepherd.’ **We believe that Legal Aid of North Carolina is a valuable part of that effort.**”

-Reverend Bill Negron, Pastor of Dixon’s Chapel United Methodist Church

“OUR SURVIVORS NEED
LEGAL ADVOCACY,
AND THEY NEED

Brunswick Senior Resources Inc

LANC.”

“NO OTHER ORGANIZATION OUTSIDE
OF GOVERNMENT HAS DEDICATED AS
MUCH CAPACITY TO

**RELIEF AND
RESILIENCY WORK IN
NORTH CAROLINA.”**

Wake Forest Law School



“LANC IS AN ABSOLUTE
INDISPENSABLE
RESOURCE FOR OUR

OIRRT (Ocracoke Interfaith Relief & Recovery Team)

COMMUNITY.”

“LANC IS AN
ESSENTIAL

ANCHORING ENTITY

NC Bar Foundation

**IN ANY STATEWIDE DISASTER LEGAL
SERVICES EFFORT.”**



Ashley Campbell
Executive Director
AshleyC@LegalAidNC.org

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Lesley Albritton
Chief of Staff
LesleyA@LegalAidNC.org

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Legal Aid of North Carolina | Your Legal Aid Partner | LegalAidNC.org

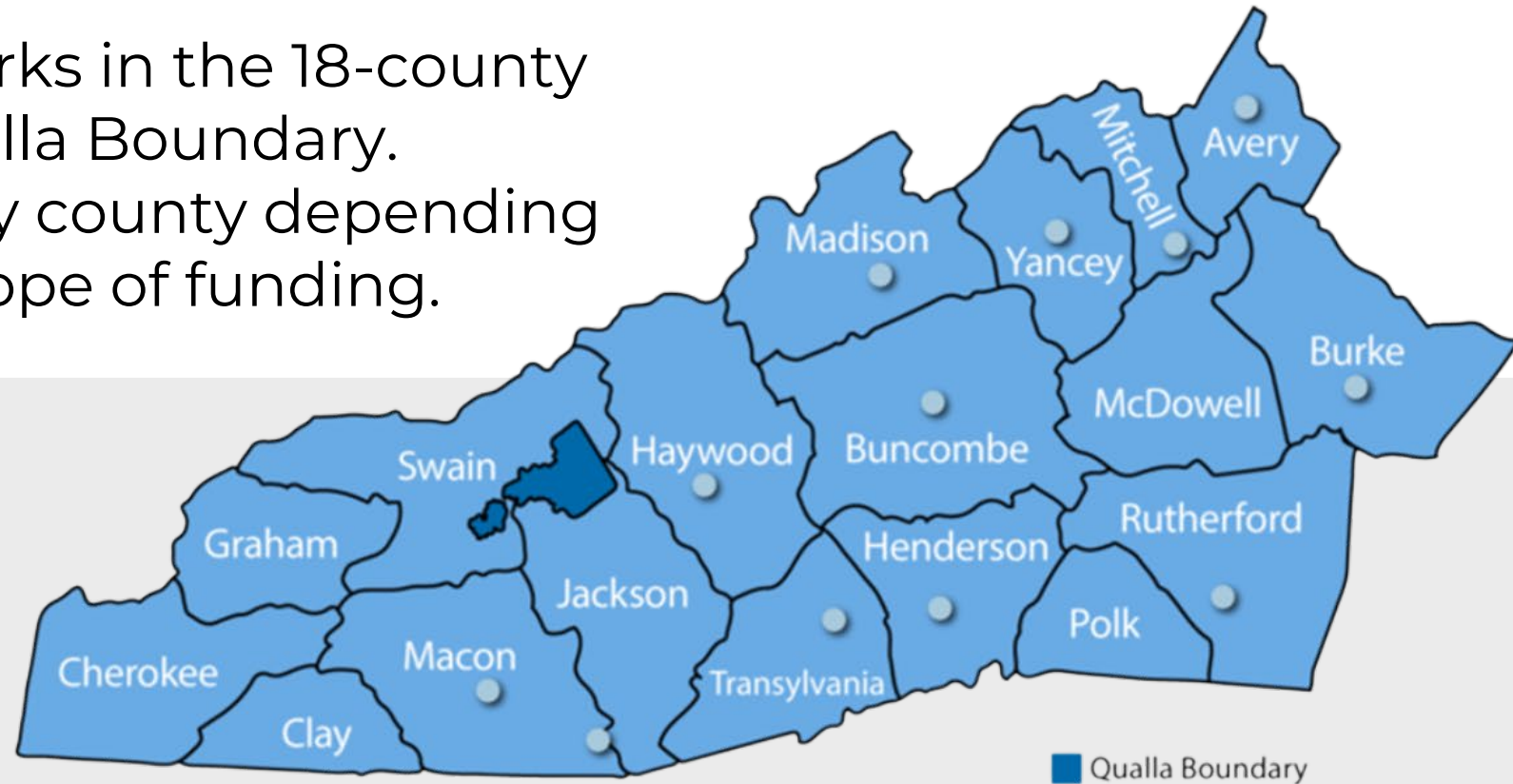
Pisgah Legal Services Hurricane Helene Immediate and Ongoing Response

HERE FOR JUSTICE. HERE FOR WNC.



WHERE WE SERVE

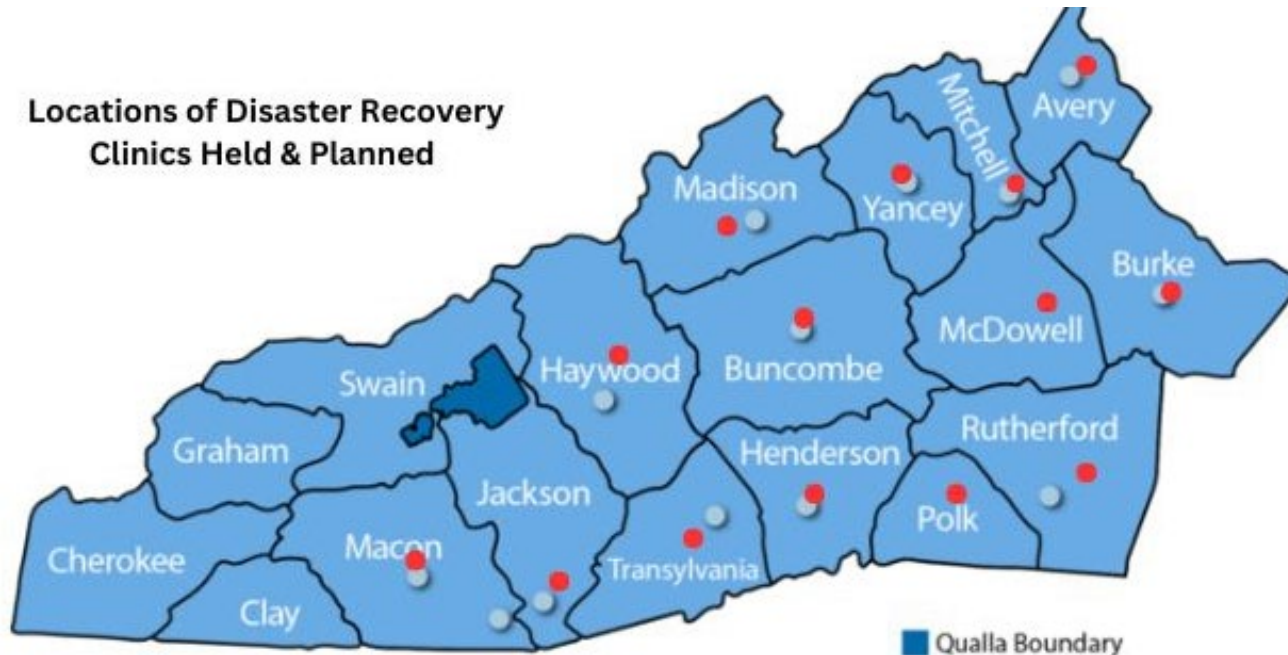
Pisgah Legal Services works in the 18-county WNC region and the Qualla Boundary. Program offerings vary by county depending on the availability and scope of funding.



Pisgah Legal has offices in Asheville, Brevard, Burnsville, Franklin, Hendersonville, Highlands, Cashiers, Marshall, Morganton, Newland, Rutherfordton, Spruce Pine and Waynesville.

REGIONAL RESPONSE: IMMEDIATE PIVOT TO MEET COMMUNITY NEEDS ACROSS WNC

Locations of Disaster Recovery
Clinics Held & Planned



Since October 1, 2024 -

50+ Disaster Legal Services Clinics

FEMA Appeals Cases Pending at Pisgah Legal

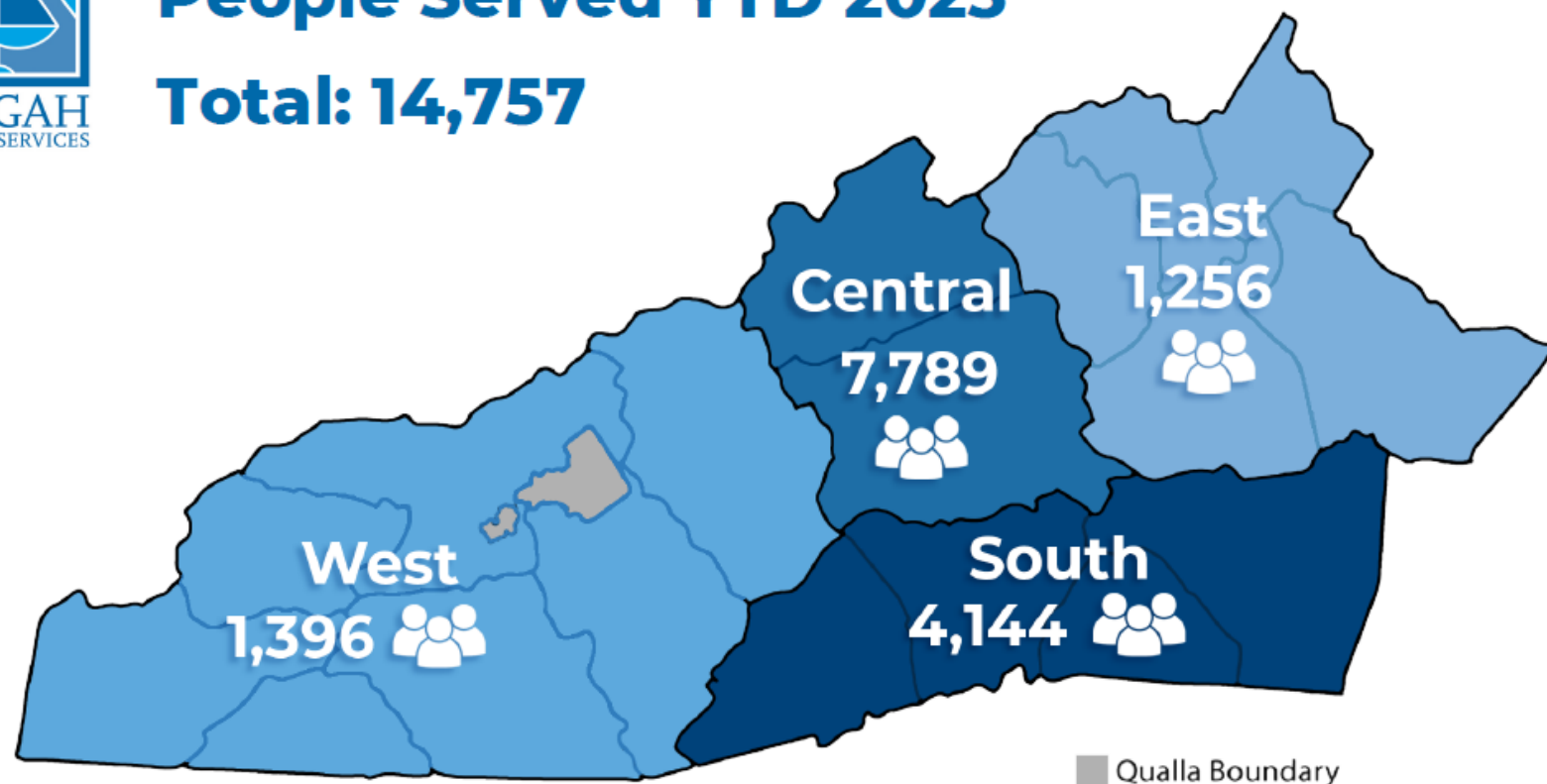
Community Trainings on disaster legal services attended by 275+ volunteers and community partners

Disaster Resource E-Newsletter created and sent to 1000+ community partners across WNC



People Served YTD 2025

Total: 14,757



Central: 7,789 **East: 1,256** **South: 4,144** **West: 1,396**

Out of Jurisdiction: 145 **Information not provided: 27**

This is preliminary data from January to June 2025 that includes people served across Pisgah Legal's legal, health and tax programs, as well as our disaster recovery work. It does not include people served through the NC Medicaid Ombudsman

OUR ONGOING RESPONSE

Launched Disaster Recovery Project days after the storm

Attorneys handling FEMA and insurance appeals

Holding legal clinics throughout WNC and Call-4-All events

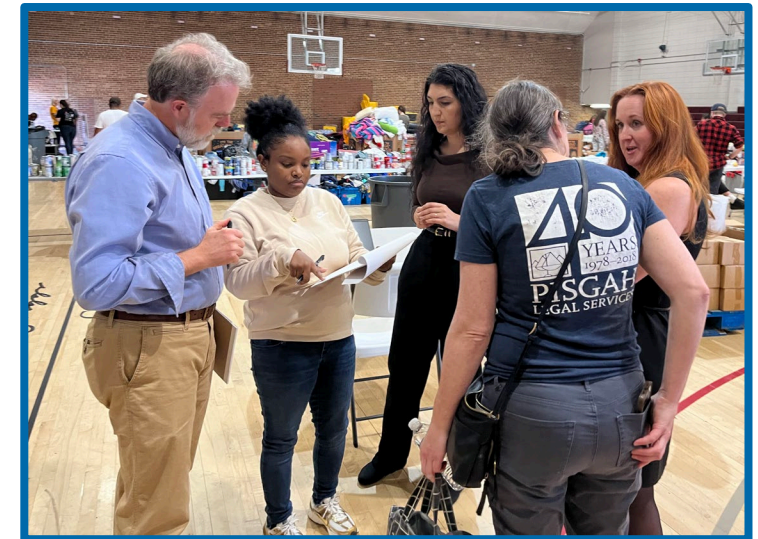
Mobilizing volunteers and partners across the region

Participating in Long-Term Recovery Groups (LTRGs)



Current Trends

- The number of cases is increasing
 - 200+ call to Call-4-All Hotline in June
 - Next Hotline scheduled for 8/27
- Increasing numbers of people who have received nothing yet due to issues with insurance
- More overlapping legal issues, particularly with consumer matters
- More cases in which people are getting evicted from FEMA trailers
- Many people still living in campers, with friends and relatives, and other inadequate or impermanent housing
- Concerns around cold weather, heat, and adequate resources as we move into the fall



UPCOMING EVENTS

**AUG
7**

Disaster Recovery Resource Fair

Bee Log Baptist Church
August 7 | 4-7PM

**AUG
14**

Ask A Lawyer Clinic

Mitchell Senior Citizens Center
August 14 | 4-7PM

**AUG
21**

Disaster Recovery Resource Fair

Bald Creek Relief
August 21 | 4-7PM

**AUG
27**

WNC Disaster Recovery Hotline

(828) 418-6969
August 27 | 12-6PM

Disaster Recovery Resource Fair

Double Island Fire Department
August 28 | 4-7PM

**AUG
28**

Disaster Recovery Resource Fair

Pensacola Free Will Baptist Church
September 11 | 4-7PM

**SEPT
11**

Rebuild Haywood Day of Resilience

First United Methodist Church
September 20 | 12-5PM

**SEPT
20**

SparkPoint One Year Milestone

Brevard Music Center
September 27 | 10AM-5PM

**SEPT
27**

Subcommittees Formation Update

Next Steps and Adjourn

Next meeting: Sept. 15 10 a.m. to noon at Blue Ridge Community College in Flat Rock with virtual option

Share information about community events related to the one-year milestone at <https://forms.office.com/g/VynQKv28MS>

Stay Connected WNC Recovery

GROW NC is sharing recovery news, resources, progress metrics, and more.



Website: wncrecovery.nc.gov

Social Media: [@wncrecovery](https://twitter.com/wncrecovery)

Monthly Newsletter: bit.ly/GROW-NC-news