

Governor's Advisory Committee on Western North Carolina Recovery

June 9, 2025 | 10:00 a.m. - 12:00 p.m.

Today's Agenda

Call to Order | Sen. Kevin Corbin, Co-Chair

Remarks | Governor Josh Stein

WNC Recovery Updates | Matt Calabria, GROW NC

Streambank Restoration | Will Ray, NC Emergency Management; John Nicholson, NC Department of Environmental Quality; David Williams, NC Department of Agriculture and Consumer Services

Future of Insurance Coverage | Bobby Croom & Sharon Thornton-Hall, NC Department of Insurance; Lisa Sharrard, Independent Insurance Agents of North Carolina

Behavioral Health Resources | *Lisa DeCiantis, NC Department of Health and Human Services*

Landslides Recommendation | Emily Gangi, GROW NC

Next Steps | Matt Calabria, GROW NC

Adjourn



Remarks

Governor Josh Stein

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

Director Matt Calabria

Major recovery efforts underway

Rebuilding Safe Housing

- Residents have received
 \$453M+ in FEMA Individual
 Assistance
- 6,300+ households have received temporary housing
- \$1.4 billion HUD action plan approved, unlocking funding for housing and other projects
- 252 homes repaired by volunteer organizations such as Baptists on Mission and Habitat for Humanity with state funds

Restoring our Infrastructure

- 8m+ cubic yards of rightof-way debris removed
- 5m+ cubic yards of waterway debris removed
- >97% of Helene-impacted public roads have access restored
- State Private Roads &
 Bridges Program interest
 form open
- \$22.5M in FEMA funds disbursed for private roads and bridges

Revitalizing our Economy and Communities

- \$55M in state and philanthropic funded small business grants fully disbursed, with more than 2,100 recipients
- \$374M+ in SBA loans offered
- \$37.8M+ in disaster unemployment assistance distributed
- \$51.8M+ in loans to local governments



GROW NC is working with state and federal agencies to accelerate deployment of Helene funding – as of April 30, approximately 83% of available state funds had been put to work

State Funding

\$1.57bn

Funds allocated by the North Carolina General Assembly to State Agencies for Helene recovery

Federal Grant Funding

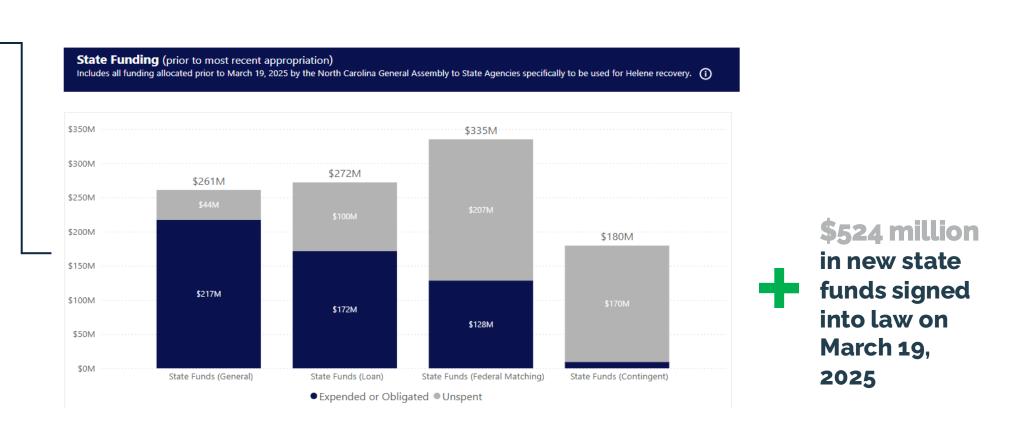
\$2.7bn

Federal Funds allocated to the State of North Carolina for Helene recovery

Federal Direct Funding

\$1.4bn

Funds obligated/disbursed by Federal agencies directly to Helene-impacted individuals and communities



Governor Stein Announces Second Hurricane Helene Budget Proposal



Governor Stein recommends an additional **\$891 million** to help western North Carolina rebuild.

On May 19. Governor Stein visited Carolina Domes in Union Mills to propose additional funding for the Hurricane Helene recovery effort.



Governor Stein Announces Second Hurricane Helene Budget Proposal Selected highlights:

- \$260 million to spur economic recovery by supporting businesses and local governments; promoting the western North Carolina's tourism industry
- \$239 million to strengthen critical infrastructure by repairing damaged schools, expanding debris clean-up, safeguard against future disasters
- \$113 million to advance housing recovery and provide assistance to families who have struggled with rent, mortgage, utility bills
- \$105 million to rehabilitate waterways and land used by farmers; funding wildfire prevention and response
- \$23 million to address food insecurity in western North Carolina and the needs of affected community colleges
- \$152 million for required state matching of federal disaster programs;
 communication and disaster system improvements; existing requirements not funded by state or federal dollars



Disaster Recovery Act of 2025 - Part II

Passed House 5/22/25 Referred to Senate Rules & Operations Committee

Selected highlights:

- **\$464 million** total appropriation
- \$22.5 million to repair and replace septic systems
- \$25 million Farm Infrastructure Disaster Recovery Program
- \$15 million for debris removal
- \$15 million Streamflow Rehabilitation Assistance Program
- \$15 million to NC Forest Service
- \$12.5 million to repair parks, museums, and libraries
- **\$10 million** for dam safety
- \$10 million to DOT for the Blue Ridge Southern Railroad and Great Smoky Mountains Railroad

NCGA Budget Bill (SB 257)

- 6/3/25 Conference Committee Appointed
- \$700 million transferred from existing funds to the Hurricane Helene fund
- Gives DIT flexibility to prioritize
 Helene grant applicants &
 allows emergency funding to
 communication providers
- Allows DOT to reallocate existing funds for Helene recovery

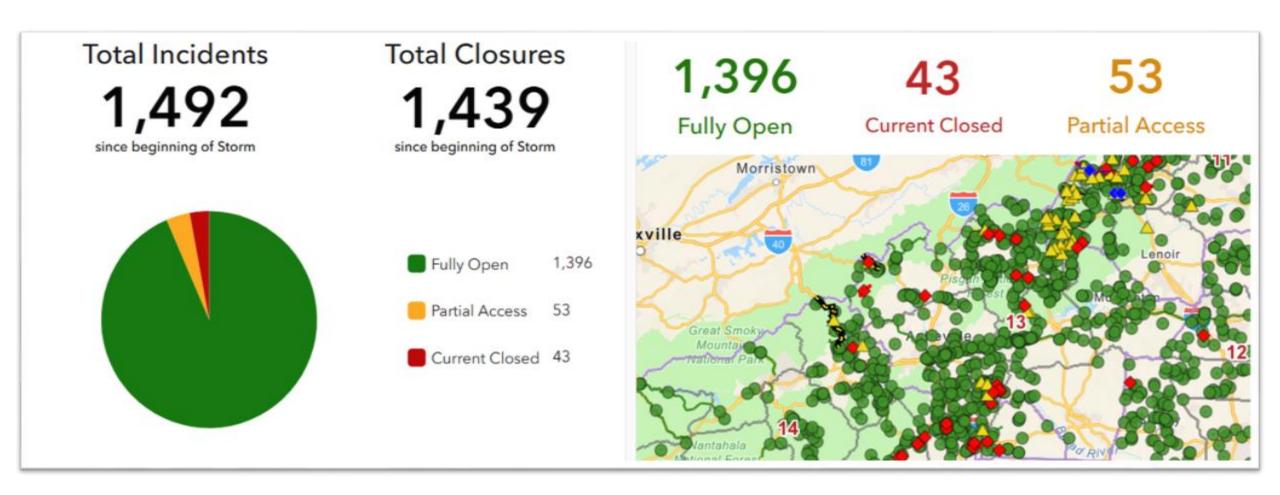


Selected State Program Updates





NC Department of Transportation has reopened more than 97% of state roads (93.6% fully reopened, 3.5% partially reopened)





North Carolina Emergency Management is accepting interest forms for assistance with private roads and bridges

State source of funding:

 NCGA Appropriations: \$100m with requirement that NCEM seek federal reimbursement when possible

Program details:

- Works to make robust use of federal dollars
- Prioritizes repairs to private roads / bridges that are the sole access for emergency services to residential properties occupied by the property owner for over six months of the calendar year
- Prioritizes repairs to private roads / bridges providing access to multiple residential homes, recreation or commercial facilities



Residents can apply for NCEM's program at: https://www.ncdps.gov/Helene/PRB

NC Small Business Infrastructure Grant Program

\$55M allocated in SL2025-2

Purpose: "to assist small businesses by providing grants to local governments to expedite infrastructure repairs impacting the operation and patronage of small businesses in the affected area"

Status: The Rural Economic Development Division (REDD) of the Department of Commerce announced the launch of the program on April 29.

Timeline for Awards: There will be a continuously open grant window; awards will be announced on or before the following dates:

- June 30, 2025
- October 31, 2025
- February 28, 2026
- June 30, 2026

Eligibility: local governments impacted by Hurricane Helene and designated under a major disaster declaration as a result of Hurricane Helene. Special consideration will be given to local governments in Tier 1 and Tier 2 Counties.

Max Grant Award: \$1M



Selected Federal Program Updates

FEMA Denied Appeal to Extend 100% Match on May 22, 2025

FRIDAY, APRIL 25, 2025

Governor Stein Appeals FEMA Decision to Not Renew 100% Match

RALEIGH, NC

Governor Stein today appealed to President Trump, asking him to overturn FEMA's <u>decision</u> not to extend its 100 percent match for eligible Helene costs.

"Hurricane Helene caused incredible damage to western North Carolina. President Trump, as you noted when you visited the region in January, we need a focus on debris removal to create a clean slate from which we can effectively rebuild," **wrote Governor Josh Stein.** "I therefore respectfully urge you to reconsider FEMA's regretful decision and extend our 100 percent cost share period for six months – failing that, then for three months. Doing so would allow us to continue to build on the momentum you have helped us achieve."

- FEMA denied North Carolina's request for a sixmonth extension of 100% cost-sharing for Hurricane Helene recovery efforts.
- The state appealed the decision on April 25, arguing the 100% reimbursement is crucial for debris removal and public works restoration.
- Senator Tillis, Senator Budd, Rep. Murphy,
 Rep. McDowell, and Rep. Davis submitted a letter in support of North Carolina's appeal.
- FEMA denied the appeal on May 22.
- Without the extension, FEMA's match drops to 90 percent. Preliminary estimates have projected a cost to the state of approximately \$200 million.

FEMA will no longer provide direct federal assistance for the US Army Corp of Engineers

Announced May 22, 2025

- Army Corps of Engineers will stay in North Carolina to finish existing missions.
- State debris removal program is prepared to contract and execute the remaining debris removal and will work diligently and with urgency to complete those jobs as soon as possible using state pre-positioned contractors.

National Telecommunication and Information Administration (NTIA) Canceled Federal Grant for Digital Services in WNC on May 20

\$7.7 million grant to Land of Sky Regional Council was awarded in January 2025

- Helene reminded us how important digital connectivity is for the WNC region for communication, and to access lifesaving information, healthcare, education, and businesses.
- Western North Carolina was the only grantee in the state when this award was announced in January 2025. Philanthropy committed \$1 million in funding to supplement this grant.
- The funds would have been used to increase digital access among veterans, in rural areas, and enable older adults to access the healthcare, banking, cybersecurity, and social benefits of broadband.
- Helping 18 counties improve broadband access would have been a positive step in our recovery.
- Cancelation seems to be part of NTIA decision to cancel all grants associated with the Digital Equity Act.

EPA Funding for Water and Wastewater Projects

The Division of Water Infrastructure (DWI) and the US Environmental Protection Agency (EPA) hosted workshops with the regional councils of governments from May 20-23 to provide information and individualized application support to local governments and other eligible applicants for this SRF Helene Supplemental funding. These funds were appropriated in the American Relief Act, 2025 (PL 118-158).

Any local government unit, non-profit water/wastewater corporation or investor-owned drinking water corporation affected by Hurricane Helene may apply for this funding.

North Carolina's allotment for the program includes:

\$409 million for Drinking Water SRF (DWSRF) projects,

\$253 million for Clean Water (Wastewater) SRF (CWSRF) projects and

\$22 million for the CWSRF program to improve the resilience of decentralized wastewater treatment systems.

Funds will be made available potentially as no-interest loans with a significant amount of principal forgiveness applied to a portion of the loan (where applicable). Loans can have a 20-30-year term or based on the anticipated life of the infrastructure. Program specifics such as the interest rate, amount of principal forgiveness and funding limits per applicant will be established in an Intended Use Plan (IUP) that is anticipated to be published for public comments soon.

EDA Announces \$1.45B in Economic Recovery Funds

Funds open to all 2023 & 2024 federally-declared disaster zones

- First come, first served EDA encourages applicants to work with their local Economic Development Representatives to submit competitive bids ASAP
- 80% EDA funded / 20% cost share from applicant
- Eligible Entities:
 - State, local, and Tribal governments
 - Economic Development Districts
 - Institutions of higher education
 - Economic development organizations
 - Public and private non-profits working with local government
 - Public-private partnerships for public infrastructure
 - Not open to individuals or for-profit entities

https://www.eda.gov/strategic-initiatives/disasterrecovery/supplemental/2025

Questions can be directed to:
Hillary Sherman, EDA NC Economic Development Representative
828-707-2748 | hsherman@eda.gov

Three Funding Pathways

- Readiness Path Capacity building and strategic planning projects that set the stage for future investment
 - Max award: \$500,000
 - No application deadline
- Implementation Path Standalone construction and non-construction projects that help communities recover from natural disasters and advance recovery and growth
 - Max award: \$20m
 - No application deadline
- Industry Transformation Path Coalition-led, multi-project portfolios that transform regional economies through targeted industry development
 - Max award: \$50m
 - Application deadline: March 3, 2026



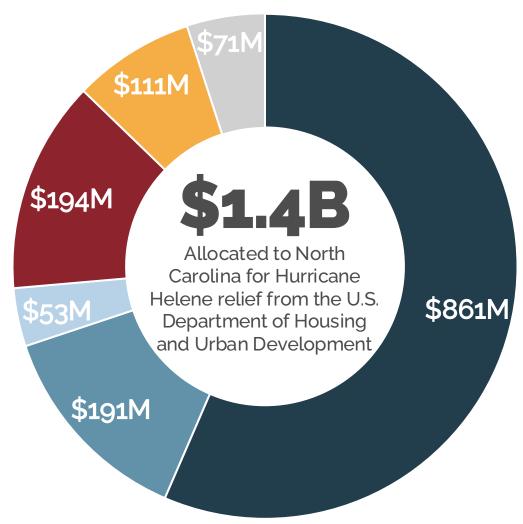
North Carolina's HUD action plan prioritizes needs across housing, infrastructure, and economy



\$111M: Commercial District Revitalization



\$194M: Community Infrastructure Program





Rebuilding safe and stable housing

- \$861M: Reconstruction and Rehabilitation for Owner-Occupied Units
- \$191M: Multifamily Construction Program
- **\$53M**: Workforce Housing for Ownership



Administration

\$71M: Administration

CDBG-DR Procurements: What is completed, underway and planned?

Procurement		Description	Why seeking service?	Number of Responses	Award Date	
	Implementation Vendor	RFP for implementation vendor to handle case management and construction management for reconstruction and rehabilitation of owner-occupied units – Issued 3/21/25	States that have successfully managed R&R programs have used implementation vendor (lesson learned from NCORR)	5 total; 3 deemed responsive	May 9, 2025	
	Builders	RFP for builders – stick-built, modular, and mobile home units – to build homes for eligible homeowners in western NC – Issued 4/16/25	State contracts separately with builders in case of challenge with implementation vendor (lesson learned from NCORR)	Active	Estimated early June 2025	
	Grants Management System	RFP for grants management system to manage 4 of 5 CDBG-DR programs and to ensure accurate reporting and accounting – Issued 5/2/25	Need affordable system that interfaces with NCFS (lesson learned from NCORR)	RFPs were due 5/29/25	Estimated in late June 2025	
	Staff Augmentation Vendor	RFP planned for staff augmentation vendors who have experience with CDBG-DR and related work	Need to have the flexibility to staff quickly for activities like paying invoices, monitoring and policy development without having to hire state employees	RFP not yet issued	Estimated in July 2025 WNC Recovery	

Reporting and Transparency

Per HUD and State requirements:

- All procurements are posted on the DCR website at <u>www.commercerecovery.nc.gov</u> and on the State's eProcurement website
- All executed contracts are available on the DCR website at www.commercerecovery.nc.gov

USDA Emergency Watershed Protection Program

Local governments may apply as a sponsor for the USDA/Natural Resources Conservation Service's (USDA-NRCS) Emergency Watershed Program (EWP).

This program is designed to relieve imminent hazards to life and structures/infrastructure caused by natural disasters. Project examples include debris removal from stream channels, road culverts, bridges, streambank restoration, drainage repair, and floodplain easements.

The non-federal match has been waived for project sponsors for Helene-impacted projects in NC.

A project sponsor can be a legal subdivision of the state, such as a state agency, county, city, town, soil and water conservation district, or an Indian Tribe or a Tribal organization.

- Click here for a EWP fact sheet, and here for more information about the EWP program.
- Click <u>here</u> to access a template letter to request EWP assistance.

<u>Deadline extended</u> for local governments to request assistance: July 29, 2025

Contact: Jim Kjelgaard - jim.kjelgaard@usda.gov and 919-873-2100

Streambank Restoration

Will Ray, NC Division of Emergency Management John Nicholson, NC Department of Environmental Quality David Williams, NC Department of Agriculture and Consumer Services

The Future of Insurance

Bobby Croom and Sharon Thornton-Hall, NC Department of Insurance Lisa Sharrard, Independent Insurance Agents of North Carolina



Governor's Advisory Committee on WNC Recovery

LISA SHARRARD, CFM, ANFI CHOICE FLOOD INSURANCE



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What is a flood?

A general but temporary inundation of normally dry land from:

- Overflow of inland or tidal waters
- Unusual or rapid accumulation or runoff of surface waters
- Mudslides or mudflows
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water.

General Condition of Flooding

- The flood or inundation of water must affect two or more properties, or must be displaced over two or more acres
- It must be of a temporary duration, having both a beginning point and ending point
- It must be fortuitous (i.e., unintentional, accidental)
- Flooding can result from natural causes or from other sources (but must fall within the definition)

REGULAR PROGRAM – COVERAGE LIMITS

Occupancy		Basic	-	Additional	Total						
Single Family and 2-4 Family											
Building	\$	60,000	\$	190,000	\$	250,000					
Contents	\$	25,000	\$	75,000	\$	100,000					
Other Residential (increased 6/1/2014)											
Building	\$	175,000	\$	325,000	\$	500,000					
Contents	\$	25,000	\$	75,000	\$	100,000					
Non-Residential Building											
(including Business Buildings and Other Non- Residential Buildings)											
Building	\$	175,000	\$	325,000	\$	500,000					
Contents	\$	150,000	\$	350,000	\$	500,000					

Why insureds don't have flood insurance?

Figure 1

NFIP Consumer Experience Survey Question: Why don't you have flood insurance?



32%

My home specifically isn't at risk of flooding.



28%

The region I live in doesn't typically flood.



24%

I'm not required to get it, so I don't think I need it.



18%

I think flood insurance is too expensive.



17%

I don't know enough about flood insurance.



9%

My insurance agent told me I didn't need it.



9%

I take steps to prevent my home from flooding.

*Respondents were asked to select all reasons that apply

Why did they Purchase flood insurance?

Figure 3NFIP Consumer Experience Survey Question: Why did you purchase flood insurance?



51%

Peace of mind.



41%

I think the *region*I am in is at risk.



33%

I think my *home* specifically is at risk for flooding.



30%

Special Flood Hazard
Area mortgage
requirement.



29%

Insurance company/agent told me to.



25%

Friends/family told me to.

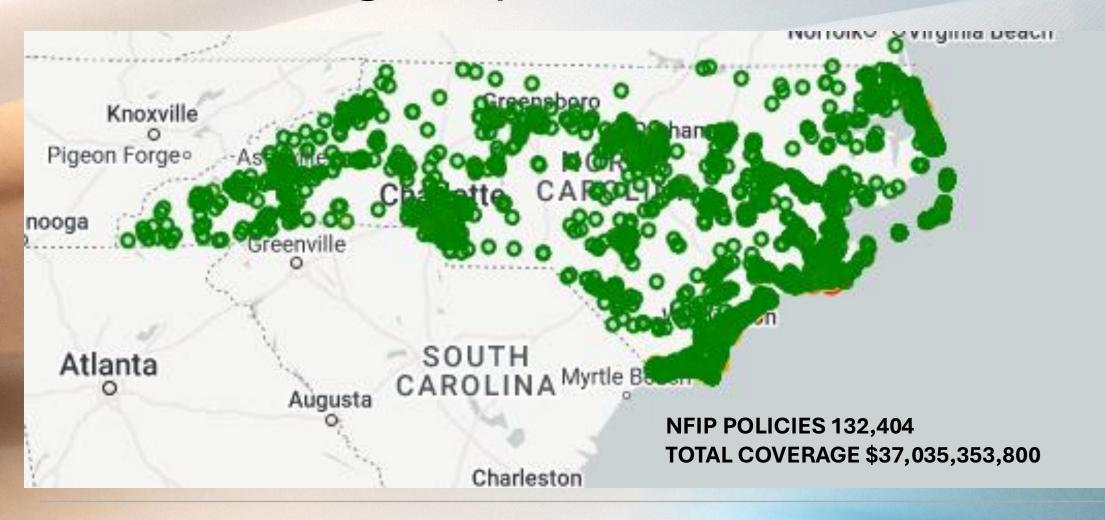


19%

Realtor/lender/ mortgage broker told me to.

*Respondents were asked to select all reasons that apply

NC Coverage Map



Claims Process

- FEMA does not hire adjusters, adjusting firms do.
- FEMA, nor the insurance carrier, will hire contractors for drying or mitigation.
- Adjuster and Insurance Agents Customer Service

Loss Avoidance Claims Numbers

From September 2014-2024
2307 Claims Paid

Total paid \$1,382,255



CHECK THE NFIP CLAIMS MANUAL FOR ELIGIBLE ITEMS

Loss Avoidance - No Deductible

The following items are considered covered flood loss avoidance expenses. To ensure eligibility, keep copies of all receipts for submission to your insurance agent, flood insurer, or adjuster.



Water pumps

Pumps are instrumental in moving water and other liquids away from the home, limiting damage.



Plastic Sheeting and Lumber

These materials used in connection with flood loss avoidance measures are covered.



Sandbags

Sandbags and the sand to fill them are covered. They become heavier when saturated, providing protection for your property.



Fill to Create Temporary Levees

This covered flood loss avoidance method is effective at diverting the flow of water from your property and belongings.



Labor

You may claim labor at the federal minimum wage, including your own or a family member's. You can also request reimbursement for work performed by a professional.



Moving and Storage Expenses

If you move personal property, it must be placed in a fully enclosed building or otherwise protected from the elements. Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.

Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of a high-risk flood zone.

6/7/2025

Post-Flood Consumer Awareness

Mitigation Drying Contractors

- Flood policy does not cover mold;
- Mitigation Contractors (drying and cleaning)
 - Methods of Dry out:
 - Method 1: Square-Foot Method- No professional services; uses HVAC and possibly fans;
 - Method 2: Adjuster-Determined Drying Charges Professional services, but no or incomplete drying logs, the cost for drying will be addressed based on the necessary amount of air mover and dehumidifiers rather than a per square foot allowance.
 - Method 3: Drying Invoice with a Properly Completed Drying Log Used when a policyholder hires a professional service to perform the structural drying, <u>AND</u>
 - the professional service provides all properly completed documentation to validate the charges.
 - When estimating based on method 3, the adjuster's estimate will include all air movers and dehumidifiers based on the contractor's estimate.
- Insured should be on-site and supervise demo

Substantial Damage – all perils

- Mitigation is expense Elevation costs have significantly increased
- Flood Insurance pays \$30,000 for Substantial Damage, as a result of flood damage
- Post-Disaster Affordability is a major impediment if no flood insurance coverage
- Increased foreclosures and abandonment
 - No flood coverage and little equity likely to walk away.

Private Flood Insurance

- More Flexible coverage, deductibles and optional coverages
 - Additional Living Expense;
 - Debris removal;
 - Pool cleanout;
 - Landscaping fixed amount to replace trees and shrubs
- Downside
 - No CAP on annual increases. Some have increased 400%+ at renewal;
 - Unwilling to take some risks

Suggestions

- Develop new tools for flood Risk Communication
 - Develop new messaging based on realistic messaging, (e.g. what works)
 - Engage innovative Strategies
 - Social Media
 - Communication Campaign
- Incentivize the purchase and maintenance of flood Insurance
 - Stop incentivizing lack of flood insurance
- Incentivize Flood Mitigation
 - Offer mitigation loan programs with favorable terms
- Increase the mapping standards to identify true flood risk

Increase NC Mapping Standards

TMAC 2023 Recommendations

Recommendation

TMAC Topic 1 Recommend a new definition for the SFHA

AR-45 FEMA should develop two new flood hazard areas:

- a. New Special Flood Hazard Area (SFHA) to be used for determining mandatory purchase requirements more confidently based on existing conditions.
- b. New Flood-Prone Area (FPA) to be used for floodplain management requirements based on future conditions
- **AR-46** FEMA should develop new Special Flood Hazard Areas (SFHAs) based on the existing 1% annual-chance flood at the 95% confidence limit, not the median (50% confidence limit), as is currently done.
- **AR-47** FEMA should require new Flood-Prone Areas (FPAs), used for floodplain management, to be based on 1% annual-chance future conditions (including land use and climate change) at the 95% confidence limit.
- **AR-48** FEMA should develop 0.2% annual-chance flood estimates for existing conditions at the 95% confidence limit and evaluate the need for a future condition equivalent.

CONCLUSION

Thank you for the opportunity to share my passion, for flood insurance, with you!



LISA SHARRARD
CHOICE FLOOD INSURANCE LLC | CAROLINA FLOOD SOLUTIONS
NORTH CAROLINA AGENT WRITING "FLOOD ONLY" NATIONWIDE
lisa@simplyflood.com

Disclaimer: Laws, regulations, materials, policy and guidelines presented are subject to change without notice. Please check interpretations against the current laws, regulations, manuals, policies and procedures.

Scan for Contact info



Behavioral Health Resources

Lisa DeCiantis, NC Department of Health and Human Services













Helene Recovery Update

Division of Mental Health, Developmental Disabilities and Substance Use Services

June 9, 2025





HOPE4NC Helene Response: Program Update

What is HOPE4NC?

- •Provides emotional support, crisis counseling, and recovery resources
- •Services delivered by on the ground Crisis Counselors and the HOPE4NC hotline
- •Teams are comprised of Crisis Counselors such as Peer Support Specialists who live in their own communities in order to provide on the ground support
- HOPE4NC was deployed on September 28, 2024
- Since then 49 team members have been hired









In collaboration with **Vaya Health** and **Partners Health** HOPE4NC is supporting coordinated mental health response and recovery.

Since September 28, 2024:

- •Over 227,587 services delivered
- •More than **7,300 hotline calls** fielded

Hope4NC Helpline: 1-855-587-3463

Community Impact

HOPE4NC is making a difference!

- •On the ground Mental Health & Staff Support
- •Community Engagement & Outreach
- Strengthening Community and Federal Partnerships
- Ensuring Access to Services for ALL Western NC residents







Hurricane Helene Recovery Funding

Hurricane Helene Legislative Funds:

NC General Assembly Allocation: \$16.5 million

Services for Underserved Populations

Counseling for Deaf/Hard of Hearing (individual, family, group)

Homeless Veterans: housing, employment, MH/SUD care

Enhanced Behavioral Health Services at FQHCs & BH Centers (children, uninsured, Latino, migrant families)

Disaster supply distribution for special populations

Substance Use Services

3 Additional Mobile OTP Clinics (rural counties, prisons, LTC settings)

NARCAN and Overdose prevention distribution throughout affected areas (~6,250 doses)

Engagement and Outreach

Additional funds for Peer support staffing

Funding for WNC Listening Program

Key DMHDDSUS Initiatives (cont.)

Disaster Relief and Housing

Rental assistance & housing supports for local non profits

Supply distribution including: phones, food, clothing

Resilience and Recovery

Training for first responders, public health, LME-MCOs and providers

Summer Recovery
Camps for
children &
families

Public Awareness and Education

Distribution of Educational Materials (English & Spanish)

Development of additional community education materials

Crisis Response

Co-Responder Model (Haywood & Cherokee)

Additional MORES
Teams(Jackson,
Macon Swain &
Haywood)

Initiative Highlight: Resilience and Recovery

DHHS has partnered with Vaya Health and Resources for Resilience to provide trainings for First Responders, Helpers, Public Health Department staff and Community Members.

Upcoming Events & Trainings Community Workshops

- June 2025 Calendar:
 - Workshops open to the public through end of 2025
 - Note: More events to be added soon!
 - Workshop Overview
- Additional Upcoming Trainings for Helpers and First Responders
- **Buncombe School Nurses**
- Burke Co. Hope for Recovery (Oct 7–8)
- Vaya Crisis Team (June 25)
- Buncombe Disaster Recovery (June 24)
- Avery Co. Youth & Families (July 31)



- **Needs Assessment Completed**
 - Now in full circulation across WNC
 - Take the Survey



Lead with Resilience, Weather the Storms

Leading through challenges is tough, but the right tools can help your team keep thriving. Join us as we explore new ways to manage stress and keep everyone going—no matter what comes your way.

In this 7-hour, interactive workshop, you'll gain:

- Simple ways to talk about and manage stress within your team
 Tools to help team members bounce back and stay strong in tough times
 Ready-to-use strategies to lead with confidence and help your team thrive



JOIN US IN ASHEVILLE

AUGUST 22, 2025 | 9 AM TO 4 PM EST 200 COLLEGE STREET, ASHEVILLE NC



"Everything is applicable today! I love walking away from a training with a tool I can immediately implement."

LEARN MORE

Contact Richard Bell at Richard.Bell@buncombenc.gov for more information about this event. Or learn more about this and other Resources for Resilience workshops by visiting our website at ResourcesForResilience.com.





This event is open to all Buncombe County

Questions?

Landslides Recommendation

Emily Gangi, GROW NC

Next Steps and Wrap Up

Director Matt Calabria

Stay Connected WNC Recovery

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





Website: wncrecovery.nc.gov

Social Media: @wncrecovery

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